

FACTORS INFLUENCING CUSTOMERS' BEHAVIOUR TOWARDS TRUSTED SERVICE PROVIDERS: AN INVESTIGATION OF FOUR SERVICE SETTINGS

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Abstract: *Many researchers have outlined the specific importance of trust for service provider firms, on one hand, because the intangible nature of services increases the risk and the uncertainty of the buyer's selection process; on the other hand, because trust can represent the basis for the development of long-term, mutually beneficial, relationships between the service provider and the customer. From this perspective, a good understanding of the effect of trust on customer loyalty becomes paramount for designing and implementing effective marketing procedures, and for accurately predicting business results. The trust-loyalty link is, however, difficult to predict and explain, because of the multitude of factors that can influence consumer behaviour. This study attempts to analyse the relation between trust and customer loyalty in different service settings, and to identify the factors that can influence customers' behaviour towards trusted service providers. To answer the formulated research objectives, a combination of secondary and primary sources have been used to collect relevant data. In the first stage of the research process an extensive literature review was realised in order to identify and evaluate the existing theories regarding customer trust and its effect on customer loyalty, especially in the area of services. In the second stage of the research process, the research framework was refined, verified and validated through 5 face-to-face interviews realised with randomly selected people. The interviews lasted between 30 and 45 minutes and took place in the waiting area of one major supermarket, located in Edinburgh, Scotland. These interviews indicated the need to study the relation between trust and customer loyalty in various service settings, as well as helping to define the major elements that influence this relation at individual level. In the third stage of the research process, a total of 412 face-to-face interviews have been realised. These interviews lasted around 15-20 minutes, and the respondents being randomly selected from the waiting areas of five UK supermarkets. The collected data has been analysed with the SPSS software, using the Chi Square and Pearson's two-tailed correlation tests. The results indicate a complex relationship between various categories of factors and the level of customer loyalty, which varies in relation to specific service settings. The findings have been integrated into a synthetic model, developed for four different types of services.*

Keywords: *trust-loyalty relation, customer behaviour, influencing factors, different service contexts*

JEL classification: *M31*

1. Introduction

The intense competition in most areas of business activity has refocused the attention of researchers and practitioners on the concept of consumer trust. Trust represents a very complex phenomenon, which has been defined and interpreted from many various, and sometimes even contradictory, perspectives (Raimondi, 2000).

Many researchers have outlined the specific importance of trust for service provider firms, on one hand, because the intangible nature of services increases the risk and the uncertainty of the buyer's selection process; on the other hand, because trust can represent the basis for the development of long-term, mutually beneficial, relationships between the service provider and the customer (Mittal and Lassar, 1998; Ranaweera and Prabhu, 2003). From this perspective, a good understanding of the effect of trust on customer loyalty becomes paramount for designing and implementing effective marketing procedures, and for accurately predicting business results. The trust-loyalty link is, however, difficult to predict and explain, because of the multitude of factors that can influence consumer behaviour (Bendapudi and Berry, 1997).

This study attempts to analyse the relation between trust and customer loyalty in different service settings, and to identify the factors that can influence customers' behaviour towards trusted service providers. The research framework has been organised around three main research objectives:

1. To analyse the relation between trust and customer loyalty in various types of service settings (low versus high risk services; continuous versus discrete service situations).
2. To identify the main factors that influence the relation between trust and customer loyalty (service-related, customer-related, interaction-related, and circumstantial factors).
3. To develop a synthetic model of customer loyalty towards trusted service providers in various service settings.

After a critical evaluation of the trust-loyalty related research, the paper presents the research methodology applied to collect, and analyse primary and secondary data. The interpretation of results is made in direct relation to the formulated research objectives, and a synthetic model of trust-loyalty relation is developed on the basis of analytical research findings. The paper concludes with a summary of the main findings and with suggestions for future research.

2. A review of trust-related research

Both trust and loyalty represent the focus of extensive research and analysis in the academic and professional environments.

Trust represents a research topic that was studied by psychology, sociology, economy and management sciences (Castaldo, 2003; Raimondi, 2000). In marketing, the concept of trust is strongly connected with the theories of customer relationship management (Grönroos, 1996), the main research being focused on the determinants of trust formation and on the various aspects/levels of company-customer trust (Auh, 2005; Garbarino and Johnson, 1999; Morgan and Hunt, 1994; Sirdeshmukh et al., 2002).

For the purpose of this research project, the mechanism of trust formation and the determinants of trust were not considered as research objectives. Instead, the

investigation has focused on the behaviour of customers in relation to already trusted service providers, which were defined as service firms that simultaneously fulfil three conditions:

- customer trust is based on direct experience (the customer has previously bought, or is presently buying, services from this firm);
- customer trust is based on satisfaction and perceived reliability;
- the customer has a clear intention to continue the relation with the firm in the future, through exclusive or occasional service acquisitions.

These three inter-related elements have been identified by most researchers as determinants and effects that can effectively describe a company-customer trust situation.

The relation between customer trust and loyalty has been analysed in many academic and professional studies (Gremler and Brown, 1996; Ranaweera and Prabhu, 2003; Sirdeshmukh et al., 2002). The benefits of customer loyalty are significant for business organisations: the loyal customers cost less and are less sensitive to price than opportunistic clients, providing a stable source of income for the firm and increasing the business profitability (Hallowell, 1996; Mittal and Lassar, 1998; Rust and Zahorik, 1993). In some cases, the concept of commitment was used to describe the loyal customer behaviour, understood as the intention to continue an existing relationship with the salesperson and the company (Crosby et al., 1990; Garbarino and Johnson, 1999; Hess and Story, 2005). The researchers have outlined the complex relationship between satisfaction, trust, commitment and loyalty. In general, it is argued (Dick and Basu, 1994; Liang and Wang, 2004; Sirdeshmukh et al., 2002) that consumer behaviour is influenced by a mix of positive (e.g. quality, satisfaction, trust, reliability) and negative elements (e.g. inertia, circumstantial promotions, limited information, monopolistic market conditions). On the other hand, satisfaction and trust do not automatically ensure customer commitment and loyalty (O'Malley, 1988).

In order to investigate the relation between customer trust and loyalty, the present study has attempted to identify the service-related, customer-related, interaction-related and circumstantial factors that can significantly influence the customer loyalty towards trusted service providers.

2.1. Service-related factors

Some authors have outlined the differences between service settings, emphasising the need to study separately the loyalty in process-dominant services, such as phone banking, and in outcome dominant services, such as a restaurant dining service (Lu and Tang, 2001). Other researchers have adopted the distinction between continuous service settings – e.g. telephone line connection, and discrete service transactions (Ranaweera and Prabhu, 2003). In the present study, the distinction between continuous and discrete, on one hand, and the difference between low risk and high risk services, on the other hand, is considered essential to understand the effect of trust on customer loyalty in various service settings. The perceived risk of the service is directly related with the classical definition of trust, which considers trust as the willingness to assume the risk of an opportunistic behaviour from the other party in a relationship (Mayer et al., 1995; Raimondi, 2000).

This study will consider the relation between customer trust and loyalty in four different service settings, characterised by the cross-tabulation between the type of service, and the level of perceived risk.

2.2. Customer-related factors

Some studies have questioned the existence of loyal customer behaviour. The postmodernist society based on perpetual change and forced obsolescence encourage customer to seek for novel products, or for improvements of existing offers (Rowley and Dawes, 2000). From this perspective, it is important to verify the effect of novelty seeking behaviour on the level of customer loyalty towards trusted service providers. Therefore, the following research hypothesis has been formulated:
H1: The customer's propensity towards novelty seeking is significantly influencing the level of customer loyalty towards trusted service providers.

The novelty seeking behaviour must be, however, moderated by the customer's propensity to assume risk. A risk adverse person will probably use only trusted service providers, trying to fulfil his/her novelty needs by modulating the existing relationship or by exploring alternative offers of the same service firm. To verify this assumption, the following research hypothesis has been formulated:

H2: The customer's propensity towards risk is significantly influencing the level of customer loyalty towards trusted service providers.

Some authors have argued that loyal behaviour can exist only when choice is freely available on the market, since in conditions of monopoly the relationship with the single supplier is the only alternative for customers (Sharma and Patterson, 2000). In the present study, all the service settings investigated are characterised by a competitive environment, with multiple service providers. However, it can be assumed that, even in a free competitive market, loyalty can be strongly limited when the level of market knowledge of the customer is very low or superficial. In this situation, the customer is sufficiently satisfied with the present service provider and does not try to search, collect and process information about the alternative offers existent on the market. Considering this possibility, the following research hypothesis has been formulated:

H3: The level of customer's market knowledge will significantly influence the level of customer loyalty towards trusted service providers.

2.3. Interaction-related factors

The role of the switching barriers or costs implemented by service companies was also considered as an important factor in determining the customer's level of loyalty (Hellier et al., 2003; Ranawena and Prabhu, 2003; Zeithaml, 1981). To this factor, the present study adds the specific benefits that are introduced by service providers to reward loyal customer behaviour. Considering these two elements, the following research hypotheses can be formulated:

H4: The switching barriers introduced by service providers are significantly influencing the level of customer loyalty towards trusted service providers.

H5: The specific benefits introduced by service providers are significantly influencing the level of customer loyalty towards trusted service providers.

Several researchers have made a distinction between the hard and the soft attributes of services (Auh, 2005). The hard element is represented by the functional/technical processes that compose the service, which are often standardised in the basic

service offer. The soft side includes the interpersonal relation between the service provider and the customer, which is often adapted to the profile of every customer in function of his/her needs and style of interaction. Many researchers (Foster and Cadogan, 2000; Guenzi and Pelloni, 2004; Mittal and Lassar, 1996) have identified the level of interpersonal contact between the customer and the service provider as an essential element in judging the quality level of a service, and Gwinner et al. (1998) discovered that social benefits have a direct positive effect on customer loyalty. In the context of our research it is relevant to verify what is the influence of the interpersonal relationship on the customer loyalty towards trusted service providers, using the following research hypothesis:

H6: The level of interpersonal relationship between the service provider and the customer is significantly influencing the level of customer loyalty towards trusted service providers.

2.4. Circumstantial factors

In their study of disloyal customers, Rowley and Dawes (2000) have identified the possibility of temporary disloyalty determined by circumstantial factors. In relation with a service provider, some of the most frequent circumstantial situations that can induce disloyal customer behaviour are the temporary unavailability of the trusted service provider, an attractive promotion launched by competitor firms, or the reduced accessibility of the trusted service provider. Considering these factors, three research hypotheses have been formulated:

H7: The temporary unavailability of the trusted service provider is significantly influencing the level of customer loyalty.

H8: The attractiveness of promotions launched by competitor firms is significantly influencing the level of customer loyalty towards trusted service providers.

H9: The temporary inaccessibility of the trusted service provider is significantly influencing the level of customer loyalty.

3. Research methodology

In order to answer the formulated research objectives, a combination of secondary and primary sources have been used to collect relevant data. In the first stage of the research process an extensive literature review was realised in order to identify and evaluate the existing theories regarding customer trust and its effect on customer loyalty, especially in the area of services. The literature review has provided relevant information which permitted the further development of the research framework and the formulation of more specific research hypotheses.

Table 1: Examples of various service settings provided by respondents

Level of risk / Continuity	Discrete Service	Continuous service
Low risk service	Restaurant, grocery retailer services, newspaper sales	Fixed or mobile phone connection, cable television
High risk service	House repair services, car repair services	Bank services, insurance services

In the second stage of the research process, the research framework was refined, verified and validated through 5 face-to-face interviews realised with randomly selected people. The interviews lasted between 30 and 45 minutes and took place in the waiting area of one major supermarket, located in Edinburgh, Scotland. These interviews indicated the need to study the relation between trust and customer loyalty in various service settings, as well as helping to define the major elements that influence this relation at individual level.

Finally, in the third stage of the research process, a total of 412 face-to-face interviews have been realised. These interviews lasted around 15-20 minutes, and the respondents being randomly selected from the waiting areas of UK supermarkets (3 supermarkets located in Edinburgh and 2 located in London). From the 412 respondents 214 have been interviewed in Edinburgh and 198 in London.

The respondents have been firstly asked to name trusted providers from continuous and discrete service settings, and then to evaluate the perceived level of risk they associated with each particular type of service. The respondents were then required to consider in more detail a highly trusted service provider from four different service categories: high or low risk continuous services, and high or low risk discrete services, and to evaluate their loyalty toward these firms, based on their existing behaviour and the intensity of future re-purchase intention. Table 1 presents the most frequent services selected by respondents in order to represent a specific service setting. Finally, the respondents were asked to evaluate various relation-based and circumstantial factors, and to answer a series of questions on their personal characteristics, that could influence their behaviour towards trusted service providers. Since the interaction-related factors, the circumstantial factors and the market knowledge of respondents have specific effects for each type of service, data has been collected for each of the four type of investigated service settings.

The collected data has been analysed with the SPSS software, using the Chi Square and Pearson's two-tailed correlation tests to verify the influence of various factors on the customers' loyalty towards trusted service providers.

4. Presentation and analysis of data

4.1. The effect of trust on customer loyalty

The analysis of the collected data has indicated four different level of customer loyalty towards trusted service providers:

- a. exclusive loyalty: the customer buys services exclusively from the most trusted service provider;
- b. high loyalty: the customer buys frequently from the most trusted service provider, but there are occasional instances when the customer acquires services from competitors. Often this solution is applied when circumstantial problems reduce the availability of, or the access to, the trusted service provider;
- c. medium loyalty: the customer buys from the trusted service provider and from an equally trusted competitor. This situation can be defined as shared loyalty, which is based on the shared trust in a small number of service providers, a behaviour already identified by O'Malley (1988);
- d. low loyalty: the customer buys from a multitude of relatively similar service providers, adopting the model of a 'fragmented loyalty'.

Table 2: The level of customers' loyalty in various service settings

Service setting / Level of loyalty	Exclusive	High	Medium	Low	Total
Continuous / N	305	0	82	25	412
Low risk %	74	0	19.9	6.1	100
Continuous / N	315	0	89	8	412
High risk %	76.5	0	21.6	1.9	100
Discrete / N	155	106	85	66	412
Low risk %	37.6	25.7	20.6	16	100
Discrete / N	252	22	122	16	412
High risk %	61.2	5.3	29.6	3.9	100

The data presented in Table 2 demonstrates that the level of customer loyalty is very different depending on a specific service setting. The exclusive loyalty is used predominantly in high risk service settings (continuous and discrete) as well as for low risk / continuous services. However, for the situation of low risk / discrete services, a large percentage of respondents have also indicated a preference towards occasional disloyalty (25.7%), shared loyalty (20.6%) and fragmented loyalty (16%). It is interesting to note that in continuous service settings the occasional disloyalty is not practiced by any respondent. The interviewees have indicated as reasons for this behaviour the high switching costs and the very low benefits offered by a temporary disloyalty, combined with the risk of using an unknown service provider. On the other hand there is relatively large group of respondents who use shared loyalty in continuous service settings (19.9% for low risk and 21.6% for high risk services). The respondents have indicated that this method helps them to take advantage of complementary advantages/benefits offered by two competing service providers which they trust, and to reduce the risk of unpredictable market evolution.

4.2. The factors influencing the trust-loyalty relation

In order to investigate the influence of the three main categories of factors defined in the research framework (customer-related, interaction-related, and circumstantial factors), the Pearson two-tailed correlation test was applied to the analysed variables. The data presented in Table 3 indicate a very complex interdependence between loyalty and the investigated factors, which varies according to specific service settings.

In a setting characterised by low risk and continuous service (e.g. mobile phone connection), the level of loyalty has a strong negative connection with the personal levels of novelty seeking and of risk acceptance, but is positively influenced by the market knowledge of customers – which helps them to evaluate the competing service providers and to reinforce their trust in a specific service firm. The development of a personal relation between the service provider and the customer represents a significant disincentive to switch suppliers. It is interesting to note that the switching costs and the special benefits implemented by the service provider have a very limited influence on loyalty, as it is also the case with circumstantial factors.

Table 3: The Pearson (sig. two-tailed) correlation between the level of customer loyalty and various types of factors

	Level of loyalty Continuous / Low risk	Level of loyalty Continuous / High risk	Level of loyalty Discrete / Low risk	Level of loyalty Discrete / High risk
Novelty seeking	-.244** .000	-.094 .057	-.189** .000	-.104* .034
Risk acceptance	-.134** .006	-.123* .013	-.097* .048	-.110* .026
Market knowledge	.158** .001	-.105* .034	-.112* .023	-.203** .000
Personal relation	.166** .001	.296** .000	.269** .000	.209** .000
Switching costs	.094 .055	.277** .000	.016 .743	.104* .036
Special benefits	.031 .527	.172** .000	.214** .000	.113* .021
Availability	-.015 .759	-.045 .367	-.164** .001	-.148** .003
Competitor promotions	-.002 .969	-.007 .880	-.179** .000	-.005 .918
Accessibility	-.018 .714	-.054 .276	-.135** .006	-.118* .017

Note: * Correlation is significant at 0.05 level

** Correlation is significant at 0.01 level

For continuous services characterised by a high perceived risk, a high level of risk acceptance and of market knowledge can induce a disloyal behaviour. However, in this case the interaction-related factors can be effectively used by the service provider to discourage disloyal behaviour. As in the previous case, the circumstantial factors seem to have a very limited influence on the level of customer loyalty. The situation of discrete services provides the most complex range of influences. For discrete low risk services (e.g. restaurant launch), a high level of novelty seeing, risk acceptance and market knowledge will negatively influence customer loyalty towards trusted service providers. Paradoxically, many respondents have indicated that a trusted service provider can represent an incentive to explore other options, since the customer has always the possibility to return to the trusted firm. The development of personal relations and the application of special benefits can, however, strongly discourage a disloyal behaviour. The circumstantial factors have a strong negative relationship with the level of loyalty, which is explained by the highly competitive structure and the fragmented nature of this type of service setting. For discrete services characterised by a high level of perceived risk (e.g. house repair services), the market knowledge of customers can influence their level of loyalty – if the customer knows the name and the address of competing service providers, there is a higher possibility of disloyal behaviour. The customer's level of risk acceptance and novelty seeking present a significant negative correlation with the level of loyalty, although the link is weaker than for the level of market knowledge. The interaction-

related factors present a significant positive correlation with the evolution of customer loyalty, among them, the development of an interpersonal relation represent the strongest disincentive for disloyal behaviour. The temporary unavailability of the trusted service provider is strongly influencing the level of customer loyalty. It s interesting to note that the attractiveness of competitors' promotion does not induce a significant effect on customer loyalty, while the problems of access to the trusted service provider are negatively correlated with the level of customer loyalty.

5. Conclusion: A synthetic model of trust-loyalty relation

This study has investigated the influence of various categories of factors on the customer loyalty towards trusted services providers in four different service settings.

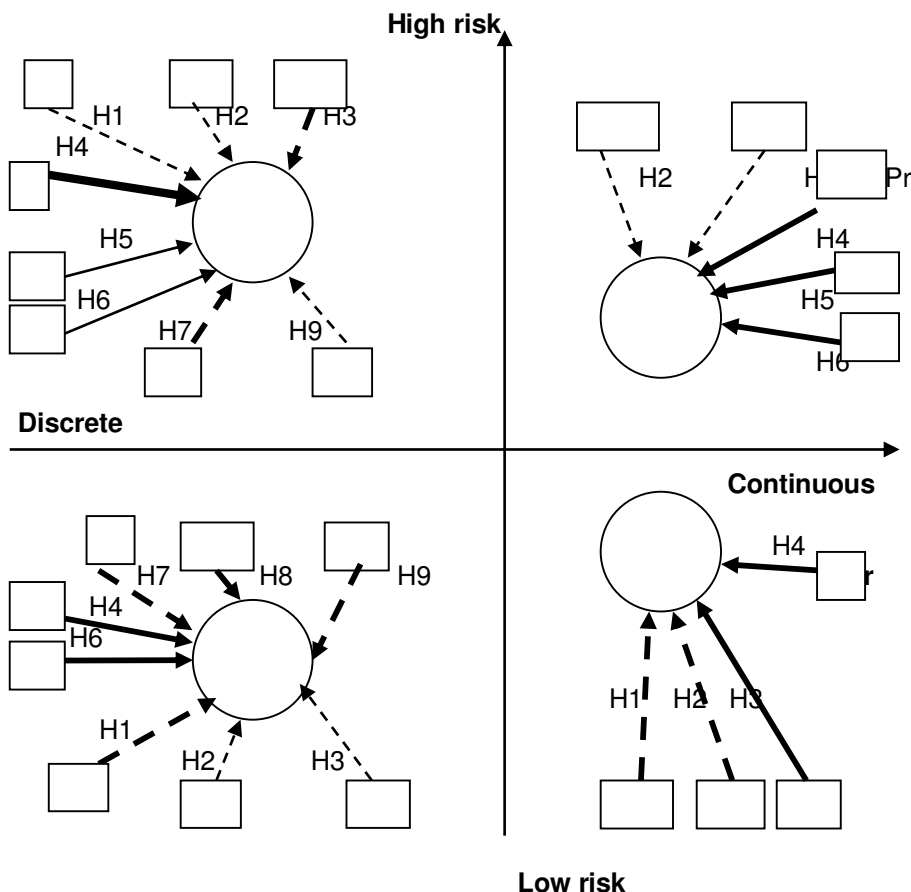

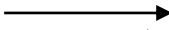

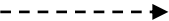


Figure 1: A synthetic representation of the correlation between influencing factors and the level of customer loyalty in various service settings

Legend:

Ns - novelty seeking

Ra	- risk acceptance	
Mk	- market knowledge	
Pr	- personal relation	
Sc	- switching costs	
Sb	- special benefits	
Av	- availability	
Cp	- competitor promotion	
Ac	- accessibility	
Positive strong correlation		
Positive weak correlation		
Negative strong correlation		
Negative weak influence		

The results of the data analysis indicate that customer loyalty is not a stable, easily predictable phenomenon, even for the firms that are trusted by their customers. The study has identified four different models of loyalty, which are adopted by consumers depending on the characteristics of the service setting: exclusive, frequent, shared and fragmented loyalty. The disloyal behaviour can be triggered by a desire for new experiences, by the knowledge of alternative service providers, or by circumstantial situations such as attractive competitors' promotions, or problems of availability of, or access to, the trusted service providers.

Nine research hypotheses have been formulated in this study, however, each of them had to be applied and tested in four different contexts of service settings. Considering the correlations identified between various categories of factors and the level of customer loyalty, a synthetic model can be developed to represent these multiple influences (see Figure 1).

The results of this study can be used by both academic researchers and professionals. Based on the research framework developed in this paper, other researchers can initiate similar projects in order to verify the validity of results in various cultural and service settings. The managers of service firms can also use the results presented in order to manipulate the level of customer loyalty, considering the specific characteristics of their service offer.

The study has a number of limitations related with its exploratory perspective. The number of influencing factors is limited, and future studies may identify additional factors with significant importance for the level of customer loyalty. On the other hand, no attempt has been made to identify the profile of various groups of customers that react to specific influencing factors. Further research is necessary to develop and refine this dimension, in order to provide the practitioners with a powerful tool in identifying and targeting specific groups of customers.

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