The influence of Trust, Switching Cost and Emotional Commitment on Bank Mandiri and Bank BNI 46

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Accepted on 5th July 2007, Approved on 10th September 2007

Abstract: The background of this research was across product and services, the stiff competition force companies in adopting relationship marketing as competitive and growth strategy. Service industry has become an industry of fierce and intense competitions. The objectives of this research were to identify the effect of trust, switching cost, and emotional commitment on word of mouth and cooperation. The design of this research applies hypothesis testing to examine all hypotheses in this study. The methods used in this study were multiple regressions between independent variables and dependent variable. Data analysis used in this research was collected by distributing questionnaires which were distributed to 110 respondents in Jakarta. There were 105 responses of which 100 were completed and usable for analyzed by multiple regressions. The result of this research concluded that: first, trust has positive and significant impact on emotional commitment. Second, trust and emotional commitment have positive word of mouth and cooperation. Third, switching cost has not significant and positive impact on positive word of mouth and cooperation.

Keywords: Trust, switching cost, emotional commitment, word of mouth, cooperation

INTRODUCTION

The relationship aspect between seller and buyer that occurred upon trading has drawn a big attention to marketing literature. Building and maintaining commitment based on marketing relationship philosophy is the main key in business management. There are a lot of benefits acquired from having marketing relationship for a service company; among others the creation of customer retention, reducing marketing expense, more purchase over time, positive word of mouth, and business referrals. (Sasser in Sui and Baloglu 2003).

In different kinds of products and services, stiff competition forces companies to adopt marketing relationship as competitive strategy. Javalgi dan Moberg in Sui and Baloglu, (2003) in their science work explained that there is difference in loyalty in service companies, and different attitudinal loyalty and behavioral loyalty relationship because of tight competition in service segment. Bloemer in Sui and Baloglu, (2003) provided empirical evidence that there is correlation between customer commitment with several factors that affect it, such as service quality and switching cost, which have different results on each industry. This result suggested that marketing relationship and commitment are better researched in trans industry so that better perspective of strategy can be acquired and better understanding of the implications of marketing relationship (Sui and Baloglu 2003). Even though several researches focused more on marketing relationship and commitment in service industry, empirical research in this field is still limited, and in hotels there were only two researches researching about marketing relationship with commitment. And their discovery was only based on luxurious hotels. To enrich the findings in marketing relationship, which clearly needed more empirical research, this research was conducted. It was conducted to test empirically the role of emotional commitment in marketing relationship in banking.

There are many variables based on trust, switching cost, and emotional commitment, among others are positive word of mouth, cooperation, time spent on promise, proportion of visit, other product usage Bowen and Shoemaker in Sui and Baloglu (2003). However due to time limitation, this research only focused on the influence of positive word of mouth and cooperation. Hopefully this research can give benefit to the banking industry in identifying significant factors correlated with positive word of mouth and cooperation, which eventually can enhance customer loyalty.
METHODS

The concept of trust has been critical point of view for research study. Trust is defined as something that contains several elements such as honesty (fulfilling promises), competency, benevolence, reliability, dependability, and customer orientation (Anderson and Narus in Sui 2003). Morgan and Hunt (2003) discovered that trust is the most decisive factor in commitment, and other discovery that Bowen and Shoemaker (2003) found was that trust positively correlated with commitment. Besides commitment, trust also affects cooperation (joint and collaborative behavior), word of mouth, and tendency to cooperate between buyer and seller (Andaleeb 2003).

Switching cost has often inserted in loyalty model that correlated with customers' bond to service provider, or other boundaries built so that customers stay with a service provider Bendapudi and Berry (2003). Switching cost is defined as customers' perception correlated with cost, time and effort if they switch to new service provider (Porter 2003). Bowen and Shoemaker found that there is positive influence between switching cost and commitment. Therefore the hypothesis is as follow:

H1: Trust has significant influence to emotional commitment.

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H2: Switching cost has significant influence to emotional commitment.

Not only toward commitment, but also trust affect cooperation (joint and collaborative behavior), word of mouth, and tendency to work together between buyer and seller (Andaleeb 2003).

Therefore the hypothesis is as follow:

H3: Trust has significant influence to positive word of mouth.

The conceptual framework found by Berry (2003) stated that consumers are motivated to keep a relationship because of: first, consumers must stay with provider. Second, consumers themselves want to stay with provider. One of the examples of relationship done because of bondage factor is switching cost. And Berry (2003) found that switching cost can affect positive word of mouth and cooperation.

Therefore the hypothesis is as follow:

H4: Switching cost has significant influence to positive word of mouth.

According to Geyskens et al. (2003) there is positive correlation between commitment and repeat purchase, word of mouth, and cooperation. Berry (2003) found that emotional commitment affect positive word of mouth and cooperation. Therefore the hypothesis is as follow:

H5: Emotional commitment has positive influence to positive word of mouth.

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According to Geyskens et al. (2003) there is positive correlation between commitment and repeat purchase, word of mouth, and cooperation. Berry (2003) found that emotional commitment affect positive word of mouth and cooperation. Therefore the hypothesis is as follow:

H6: Trust has significant influence to cooperation.

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Therefore the hypothesis is as follow:

H7: Switching cost has significant influence to cooperation.

According to Geyskens et al. (2003) there is positive correlation between commitment and repeat purchase, word of mouth, and cooperation. Berry (2003) found that emotional commitment affect positive word of mouth and cooperation. Therefore the hypothesis is as follow:

H8: Emotional commitment has significant influence to cooperation.

This research is hypothesis test research referring to previous research conducted by Sui and Baloglu (2003) regarding the influence of trust, switching cost, and emotional commitment to positive word of mouth and cooperation.

Figure 1. Conceptual Framework
The dependent variables were positive word of mouth and cooperation. The independent variables were trust, switching cost, and emotional commitment. All statements in the questionnaire use a Likert scale of 1 = highly disagree until 5 = highly agree. The objects of the research were Bank Mandiri and BNI in West Jakarta. The sampling method used in this research is purposive sampling. The number of respondents is 100 respondents, which is in accordance with Walpole 1998:

\[ n = \frac{Z(\alpha/2)^2}{4e^2} \]

In this case:

- \( n = \text{total population} \)
- \( Z(\alpha/2)^2 = Z \text{ coefficient distribution number on } \alpha/2 \)
- \( E = \text{limit of error tolerance (10%)} \)
- \( \alpha = 90\%, \text{ then } Z(\alpha/2) = 1.65 \)

\[ n = \frac{Z(\alpha/2)^2}{4e^2} = \frac{(1.65)^2}{4(0.1)^2} = n = 68.06256 \]

Therefore, the minimum respondent for this research is 68. The population is all customers of Bank Mandiri and BNI in West Jakarta in the year 2007. The data is primary data. Data was acquired from questioners given to respondents. 62% of the respondents (62 respondents) are male, and the rest are female (38 respondents). Most of the respondents (44 respondents or 44%) claimed to have the age of between 26 until 35 years of age. 25% (25 respondents) of them were between the age of 36-45, 20% (20 respondents) of them were between 16 until 25 years of age. 9% (9 respondents) were between 46 until 55 years of age, and only 2 respondents claimed that they were above 56 years of age. In income, 29 respondents claimed to have income of more than Rp 4,000,000, 23 respondents claimed to have income between Rp 1,000, 000.- to Rp 2,000,000. 23 respondents claimed to have income between Rp 2,000,000 to Rp 3,000,000.-. 14 respondents have income of Rp 3,000,000 – Rp 4,000, 000, and the rest of the respondents have income of less than Rp 1,000,000. 53 respondents (53%) stated that they chose a bank because it has satisfying service. 24 respondents chose a bank because of its proximity, and 23 respondents chose a bank because of its complete product offer. Most of the respondents visit their bank more than 1 time in a week, 27 respondents visit their bank 3 times in a week, and 10 respondents only visit their bank only one a year. From 100 respondents, 57 of them stay with the service of a certain bank because of their emotional attachment to the bank, 23 respondents stay because of the high switching cost, and 20 respondents stay because of the satisfying service.

The primary data collection or questioners was tested using validity and reliability test.

**Table 2. Result of Validity Test**

| Variable                | Item No | KMO | MSA | SIG |
|-------------------------|---------|-----|-----|-----|
| Trust                   | 7       | 0.575 | 0.000 |
| Switching Barriers      | 3       | 0.500 | 0.000 |
| Emotional Commitment    | 6       | 0.845 | 0.000 |
| Positive Word of Mouth  | 6       | 0.638 | 0.000 |
| Cooperation             | 4       | 0.689 | 0.000 |

Based on the data on table 2 all statements got KMO MSA value of > 0.5, therefore all variables can be used for further data process.

Reliability Test.

**Table 3. Result of Reliability Test**

| Variable                | Alpha Coefficient | Conclusion |
|-------------------------|-------------------|------------|
| Trust                   | 0.710             | Reliable   |
| Switching Barriers      | 0.880             | Reliable   |
| Emotional Commitment    | 0.801             | Reliable   |
| Positive Word of Mouth  | 0.839             | Reliable   |
| Cooperation             | 0.839             | Reliable   |

RESULTS AND DISCUSSION

Based on table 4, "trust" variable has minimum value of 2.67 and maximum value of 4.50, mean of 3.7100, and standard deviation of 0.38462. Standard deviation value of less than 1 means that "trust" variable is homogeneity. The respondents’ answers for "switching barriers" variable has minimum value of 1.50 and maximum value of 5.00, mean of 3.7350, and standard deviation of 0.76691. Standard deviation value of less than 1 means that "switching barriers" variable is homogeneity.

**Table 4. Result of Descriptive Statistic**

|                   | N    | Minimum | Maximum | Mean   | Std. Deviation |
|-------------------|------|---------|---------|--------|----------------|
| Trust             | 100  | 2.67    | 4.50    | 3.7100 | .38462         |
| Switching Barriers| 100  | 1.50    | 5.00    | 3.7350 | .76691         |
| Emotional Commitment| 100  | 1.60    | 4.80    | 3.5460 | .67561         |
| Positive Word of Mouth| 100  | 1.67    | 5.00    | 3.4900 | .68731         |
| Cooperation       | 100  | 1.67    | 4.67    | 3.6333 | .73014         |
| Valid N (listwise)| 100  |         |         |        |                |
The respondents' answers for “emotional commitment” variable has minimum value of 1.60 and maximum value of 4.80, mean of 3.5460, and standard deviation of 0.67561. Standard deviation value of less than 1 means that “emotional commitment” variable is homogenous.

The respondents’ answers for “positive word of mouth” variable has minimum value of 1.67 and maximum value of 5.00, mean of 3.4900, and standard deviation of 0.68731. Standard deviation value of less than 1 means that “positive word of mouth” variable is homogenous.

The respondents' answers for “cooperation” variable has minimum value of 1.67 and maximum value of 4.67, mean of 3.6333, and standard deviation of 0.73014. Standard deviation value of less than 1 means that “cooperation” variable is homogenous.

Hypothesis Result (H1). First hypothesis tested whether there is influence from trust to emotional commitment. Thus the hypothesis is as follow:

H01 = Trust has no significant influence toward emotional commitment.
Ha1 = Trust significantly influence emotional commitment.

Referring to the result on table 5 above, the regression result of “trust” variable to “emotional commitment” generated p value of 0.000 < 0.05. Therefore H01 was rejected. With beta coefficient of 0.662, “trust” variable has significant affect to “emotional commitment”.

The managerial implication of the first hypothesis suggested to bank practitioners to create “trust” to customers. Because the research result supports the statement that “trust” significantly affects “emotional commitment”.

This research result also supports the previous research conducted by Sui and Baloglu (2003) that “trust” significantly affect “emotional commitment”. Similar opinion was also stated by Morgant and Hunt in Sui and Baloglu (2003) that one of the determining factors of commitment is trust. The more customers trust the company the more customers commit to it (Bowen and Shoemaker in Sui and Baloglu 2003). Based on this research and the previous research, it is highly important for bank management to implement “trust” concept completely, such as delivering promises punctually, being responsible for every customer complain, being customer oriented, and possessing high competency on the field being handled so that it can create high “trust” from customers to company.

Hypothesis Result (H2). Second hypothesis tested whether there is influence from switching cost to emotional commitment. Thus the hypothesis is as follow:

H02 = Switching cost has no significant influence toward emotional commitment.
Ha2 = Switching cost significantly influence emotional commitment.

Referring to the result on table 5 above, the regression result of “switching cost” variable to “emotional commitment” generated P Value of 0.141 >= 0.05. Therefore H02 was accepted. With beta coefficient of 0.305, “switching cost” variable does not have significant affect to “emotional commitment”.

According to the research result, emotional commitment is not affected by switching cost. Therefore it is suggested by bank practitioners not to really focus on switching cost problem in an effort to enhance customer emotional commitment because it is proven that bank customers in Indonesia especially those who reside in West Jakarta, consider the cost generated as a result of switching company or product is not really a fundamental problem compared with bank’s ability in fulfilling its promise to customers.

Hypothesis Result (H3). Third hypothesis tested whether there is influence from trust to positive word of mouth. Thus the hypothesis is as follow:

H03 = Trust has no significant influence toward positive word of mouth.
Ha3 = Trust significantly influence positive word of mouth.

Referring to the result on table 6 above, the regression result of “trust” variable to “positive word of mouth” generated significant p value of 0.000 <= 0.05. Therefore H03 was rejected. With beta coefficient of 0.294, “trust” variable has no significant influence to “positive word of mouth”.

Table 5. Result of Regression Test

| Independent Variable | Beta coefficient | t-statistics | P Value | F- statistics |
|----------------------|------------------|--------------|---------|---------------|
| Trust                | 0.662            | 4.839        | 0.000   | 17.994        |
| Switching Cost       | 0.305            | 1.483        | 0.141   |               |
| Adjusted R-square    | 0.256            |              |         |               |

Table 6. Result of Regression Test

| Independent Variable | Beta coefficient | t-statistics | P Value | F- Statistics |
|----------------------|------------------|--------------|---------|---------------|
| Trust                | 0.294            | 3.985        | 0.000   | 38.332        |
| Switching Cost       | 0.109            | 1.085        | 0.280   |               |
Besides its influence on commitment, "trust" also affected "positive word of mouth". This research result also supports the previous research conducted by Sui and Baloglu (2003). Based on the result, it is suggested to bank practitioners to continually pay attention to the performance of bank service by providing maximum service from its employees who have high integrity, such as honesty, hospitality, responsibility, and proficient in doing their work. Then it is hoped that customers' trust to company will increase, which eventually affect word of mouth positively. Quoting Kotler (2003) that the most effective marketing media is word of mouth, it is highly important for companies especially banks in using word of mouth as one of its marketing communication tools.

Hypothesis Result (H4). Fourth hypothesis tested whether there is influence from switching cost to positive word of mouth. Thus the hypothesis is as follow:

H04 = Switching cost has no significant influence toward positive word of mouth.
Ha4 = Switching cost significantly influence positive word of mouth.

Referring to the result on table 6 above, "switching cost" to "positive word of mouth" generated significant p value of 0.280 >0.05. Therefore H04 was accepted. With beta coefficient of 0.109 switching cost variable has no significant influence toward "positive word of mouth".

The research result provided clear picture that bank consumer character, especially Bank Mandiri and BNI, in taking a decision to switch to other banks is more dominated with service problems than switching cost.

Table 7. Result of Regression

| Independent Variable | beta coefficient | t-statistics | P Value | F-Statistics |
|----------------------|------------------|--------------|---------|--------------|
| Trust                | 0.294            | 3.985        | .000    | 38.332       |
| Switching Cost       | 0.109            | 1.085        | .280    |              |
| Emotional Commitment | 0.291            | 5.917        | .000    |              |
| Adjusted R-square    | 0.531            |              |         |              |

Hypothesis Result (H6). Sixth hypothesis tested whether there is influence from trust to cooperation. Thus the hypothesis is as follow:

H06 = Trust has no significant influence toward cooperation.
Ha6 = Trust significantly influence cooperation.

Referring to the result on table 7 above, "trust" variable to "cooperation" generated significant p value of 0.000 <=0.05.

Therefore H06 was rejected. With beta coefficient of 0.294 means that "trust" variable has significant influence toward "cooperation".
This result supports the previous research performed by Sui and Baloglu, (2003) who stated that there is significant direct influence between trust and cooperation. Therefore, it is advisable for bank management to implement systematic and structured service quality strategy. So that the performance result of the service can be evaluated. This view was supported by Anderson in Sui and Baloglu, (2003) that factors such as proficiency, competency, promising, honesty, hospitality can influence consumer trust to company, which then will affect cooperation.

Hypothesis Result (H7). Fifth hypothesis tested whether there is influence from switching cost to cooperation. Thus the hypothesis is as follow:

H07 = Switching cost has no significant influence toward cooperation.
Ha7 = Switching cost significantly influence cooperation.

Referring to the result on table 7 above, switching cost variable toward cooperation generated significant p value of 0.280 >0.05. Therefore H07 was accepted. With beta coefficient of 0.109, switching cost variable has no significant influence toward cooperation.

Not so different with the previous hypothesis testing, that switching cost in this research has no significant influence to outcome of behavior loyalty. This proved that Bank consumers in Indonesia, especially Bank Mandiri consumers switching cost problem is not a dominant barometer in doing cooperation. Based on that, it is advisable that bank management not to focus on switching cost problem in arranging strategy platform in reaching maximum outcome of behavior loyalty.

Result of Hypothesis (H8). Fifth hypothesis tested whether there is influence from emotional commitment to cooperation. Thus the hypothesis is as follow:

H08 = Emotional commitment has no significant influence toward cooperation.
Ha8 = Emotional commitment significantly influence cooperation.

Referring to the result on table 7 above, emotional commitment variable toward cooperation generated p value of 0.000 <=0.05. Therefore H08 was rejected. With beta coefficient of 0.291, the emotional commitment variable has significant influence toward cooperation. According to Pritchard in Sui and Baloglu, (2003) emotional commitment is the main element in affecting outcome of behavior loyalty. The result of this research strengthens Pritchard’s point of view and the previous research conducted by Sui and Baloglu, (2003). It is suggested for bank managers to enhance customer commitment by creating trust in consumers to company because with high commitment then cooperation principle between employee and customer can be well achieved.

CONCLUSION

Based on the test result trust has significant influence toward emotional commitment, which proved factors such as honesty, promising, reliability, and integrity are still important elements for consumer to make commitment with company. The result of this research is in accordance with the result of previous research conducted by Sui and Baloglu (2003) that trust has significant influence toward emotional commitment.

Switching cost variable in this research was found not to have significant effect toward emotional commitment, which means the average consumers thought that switching cost is not too important compared with the company’s ability to provide trust.

Both trust and emotional commitment were proven to have significant effect toward positive word of mouth and cooperation. Therefore the majority of respondents thought that emotional psychological bonding with company and the high confidence attitude that a company has are the main factors in enhancing outcome of behavior loyalty.

The last conclusion that can be made from this research is that switching cost has no significant influence toward positive word of mouth and cooperation directly or indirectly.

Based on the research result, switching cost consistently has no significant influence toward commitment and outcome of behavior loyalty. Therefore it is suggested for bank management not to really think of problem solving for switching cost because the characteristic or behaviour of bank consumer in Indonesia think that switching cost is not a crucial factor. On the contrary, trust and emotional commitment factor are highly considered by consumer in selecting banks. Therefore trust is a factor that must not be neglected in an effort to enhance consumer loyalty behaviour. One of the strategies that can be done by company in enhancing trust is by keeping a promise, and preparing employee with high level of competency besides having high integrity as well. Employee training program is one of the ways to make employees to have high level of competency.

This research only tested the effect of outcome of behavior loyalty from positive word of mouth and cooperation. To get a wider research result, it is suggested that future researchers add more endogenous outcome of behavior loyalty variable such as time spent on promise, proportion of visit, and other product usage.

To extent the respondent characteristics, the next research is better conducted not only to bank consumers but also to insurance consumers.
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