The Effect of Relationship Quality between Senior Customers and Service Providers on Word-of-Mouth in the Service Industry

Seolwoo Park

School of Business, Yonsei University, Seoul, Republic of Korea

ABSTRACT

As the number of older people increases, many companies no longer see older people as socially disempowered, but instead as new target customers. This senior market is expected to be attractive and provide new opportunities to companies. Senior consumers sometimes consider the relationship with the salesperson as more important than the quality of the product. Thus, this study aims to explore the process of how senior consumers have a relationship with service providers and how this relationship affects the output of the store. To find this relationship, this study used relationship quality with satisfaction, trust, and commitment. The commitment aspect is further classified into a difference between affective and calculative commitment in this study. Relationships between satisfaction and trust, satisfaction and the two dimensions of commitment (affective and calculative), and between trust and affective and calculative commitment are all examined. Data were collected from 303 senior people who had experienced visiting a store and getting help from service providers. Respondents were randomly intercepted and recruited to participate in the survey. After conducting a survey, these hypotheses were supported through structural equation analysis using PLS. As a result, theoretical and practical implications for the invigoration of the senior market were derived.

Keywords: Senior Market, Relationship Quality, Affective Commitment, Calculative Commitment, Word of Mouth

I. Introduction

Today’s consumers do not consider a “brand” as simply a medium for purchases any more. They see brands as objects with distinct personalities, just like human beings (Aaker, 1997). Thus, corporations need to put more effort into developing long-term relationships based on the psychological understanding of customers and how they see brands (Fournier and Avery, 2012).

To create and retain a relationship with customers, essential factors include customer trust and commitment to the company. Trust is created when people commit to beliefs and are authentic about relationships with others (Morgan and Hunt, 1994). Commitment is a factor that looks forward to continuing a valuable relationship and is considered when creating a long-term relationship (Moorman, Deshpande, and Zaltman, 1993). These favorable and strong relationships with customers affect the performance of companies such as in repurchase intention, loyalty, and word-of-mouth, and it seems to be adaptable in senior customers.

As the number of older people increases, many
companies no longer see older people as socially disempowered, but instead as new target customers. This senior market is expected to be attractive and provide new opportunities to companies. Due to the rapid expansion of the senior market, seniors of several age groups are showing various physical, economic, social, and psychological characteristics and lifestyles. Therefore, in order to establish a marketing strategy for the senior market, it is necessary to understand the senior consumer. Typically, senior consumers value their relationships with service providers more than general consumers. According to Underhill (1999), about 20% of regular customers visiting stores ask for help from service providers, while senior consumers ask for help more than twice as often as regular customers. Therefore, it is expected that the trust and commitment of senior consumers to service providers will play an important role in the relationship performance of firms.

The commitment of attitudinal loyalty is composed of two complicating concepts: calculative commitment and affective commitment. Calculative commitment is a type of loyalty based on a calculated assessment of values, such as cost and convenience, coming from product or loyalty program. In contrast, affective commitment is a type of loyalty that stems from a customer’s self-congruity with companies and brands and a feeling of connectedness. Previous studies say that the attitudinal loyalty coming from calculative and/or affective commitments positively affect behavioral loyalty, such as word-of-mouth (WOM) or repurchasing (Zeithaml, Lemon, and Rust, 2001). In the case of calculative commitment, if there is an alternative that is more attractive and has a low switching barrier, consumers can change their minds to the alternative any time; therefore, the calculative commitment is usually more effective in the short-term. Alternatively, in support of a long-term relationship with customers, an affective commitment—which is based on an emotional attachment to a brand reflecting a person’s identity and image—makes people feel more connected to that brand and elicits in them a voluntary and active loyalty, such as in recommending it to others (Bansal, Irving, and Taylor, 2004; Gounaris, 2005).

Therefore, this study aims to show that satisfaction with service provider has a positive effect on trust, and examines the role of calculative and affective commitment of a store toward word-of-mouth. Many stores try to increase customer calculative commitment by providing many promotions, such as price discount and bonus coupons, to attract customers. In this context, if the affective commitment that moves customer emotions rather than the calculative commitment has a better effect on word-of-mouth in the view of long-term relationship, it will have a positive impact on the ethical consumption activities and quality of life in the aging consumer market.

There are three purposes of this study. First, to find whether satisfaction after purchase affects trust in a store or brand. Second, to find whether the formation of trust has affects continuing commitments, especially dyadic commitment dimensions: calculative and affective. Last, to find whether trust and commitment affect WOM via two-dimensional relationships, rather than one.

II. Literature Review

A. Relationship between satisfaction and trust

There have been many studies on the relationship between satisfaction and trust. According to prior studies, satisfaction has been a leading variable of trust and has a positive effect on it (Chiou and Droge, 2006; Ulaga and Eggert, 2006). Ganesan (1994) further says that if a consumer feels satisfied with continuing a relationship, it means the consumer perceives the relationship as a fair exchange and, moreover, each party believes that the relationship is a win-win. Contrarily, if a consumer perceives that there is an unfair relationship between the parties, this perception causes dissatisfaction and finally results in a negative effect on trust. In fact, there are two viewpoints on the relationship between satisfaction and trust. One
view considers the variable of satisfaction as the leading variable of trust, while the other view, opposed, sees trust as leading satisfaction. In this study, as in the view of the former, we assume that satisfaction is a leading variable of trust. So, when the senior customers who are the main focus of this study are first satisfied with the service providers in store they visited, then trust and loyalty toward that service provider follows satisfaction. Based on this assumption, Hypothesis 1 is as follows:

**Hypothesis 1:**
Senior customers’ satisfaction with the service provider has a positive effect on trust in the service provider.

B. Relationship between satisfaction and commitments

Many past studies explain that if a consumer feels satisfied with a product or salesperson, his or her satisfaction positively affects loyalty to the brand (Deng, Lu, Wei, and Zhang, 2010; Flint, Blocker, and Boutin, 2011; Hallowell, 1996). However, going deeper, there are two viewpoints for the makeup of loyalty: attitudinal loyalty and behavioral loyalty (Zeithaml et al., 2001). Moreover, attitudinal loyalty is further divided into two types of commitment: a calculative commitment, made by functional or monetary value, and an affective commitment, based on connectedness with other people in the store. Accordingly, in the formation of attitudinal loyalty, satisfaction, which is considered a leading variable of loyalty, has a relationship with calculative commitment and affective commitment (Johnson, Herrmann, and Huber, 2006; Mittal, Kumar, and Tsiros, 1999; Verhoef, Franses, and Hooekstra, 2001). As a result, if the author considers satisfaction with service provider, it could have a positive effect on calculative and affective commitment. In this study, the author covers overall satisfaction, so postulate the following hypotheses:

- **Hypothesis 2a:** Senior customers’ satisfaction with the service provider has a positive effect on affective commitment.
- **Hypothesis 2b:** Senior customers’ satisfaction with the service provider has a positive effect on calculative commitment.

C. Relationship between trust and commitment

To develop a long-term relationship with customers, trust is one of the most important factors (Garbarino and Johnson, 1999). According to Anderson and Narus (1999), “trust” means a belief that engaging with the other party will result in a positive outcome. Under this meaning, if one party has trust in the other party, he or she has a reliance on and a favorable attitude to the other party. So, it can be assumed that consumers’ trust in a product or brand can be positively related with affective commitment. In fact, many studies show that trust has a positive effect on affective commitment (Anderson and Weitz, 1989; Koo, Kim, and Kim, 2017; Watson and Papmarcos, 2002). On the other hand, trust has a negative effect on calculative commitment. That is because calculative commitment is focused on benefits and, as previously noted, when there is an attractive and beneficial alternative, consumers can change their minds to the alternative at any time. Moreover, other studies have also noted that trust and calculative commitment have a conflicting relationship (De Ruyter, Moorman, and Lemmink, 2001; Geyskens, Steenkamp, Scheer, and Kumar, 1996). Accordingly, this study suggests the following hypotheses regarding the relationship between trust and calculative and affective commitment:

- **Hypothesis 3a:** Senior customer’s trust in a service provider has a positive effect on affective commitment.
- **Hypothesis 3b:** Senior customer’s trust in a service provider has a negative effect on calculative commitment.

D. Relationship between trust and loyalty (WOM)

The issue that the formation of positive trust is
a major leading variable of loyalty has been discussed in many studies (Delgado-Ballester and Aleman, 2001; Lau and Lee, 1999; Lee, Lim, Swanson, Park, & Lee, 2016). In the study by Morgan and Hunt (1994), it was found that trust and commitment are major factors in deriving successful relationships between sellers and buyers (consumers) and that commitment, which is a concept similar to loyalty, is, in fact, a leading variable of loyalty. Moreover, Haryanto and Budiman (2016) claims that trust is a main factor in drawing the loyalty of customers at a shopping mall. To examine the relationship between trust and loyalty, many studies assert that trust in a salesperson is a determinant factor of loyalty and that it has a positive effect on consumers’ behavioral loyalty (Chaudhuri and Holbrook, 2001; Kwon, Kim, and Lee, 2003; Sirdeshmukh, Singh, and Sabol, 2002; Taylor and Hunter, 2003). In light of the findings of past studies, this study proposes the following hypothesis about the variables trust and loyalty:

**Hypothesis 4:** Senior customer’s trust in a service provider has a positive effect on positive WOM about the store.

E. Relationship between commitment and loyalty (WOM)

This study sees commitment as two-dimensional, so looked for studies with broadened viewpoints. According to past studies, dyadic dimensions of commitment can affect behavioral loyalty differently. Behavioral loyalty means consumers’ spontaneous participation, such as WOM, retention of service, or repurchase.

Based on past studies about the relationship between commitment and behavioral loyalty, there are various viewpoints for this issue. Verhoef et al. (2001) shows that only affective commitment positively affects the level of service purchase and WOM, but Gustfsson, Johnson, and Roos (2005) finds that even if only calculative commitment occurs, it has a positive effect on the retention of service. Also, in the study of Jones, Reynolds, Mothersbaugh, and Beatty (2007), both affective and calculative commitments had positive effects on consumers repurchase intentions. Moreover, specifically in the case of a group feeling satisfied, calculative commitment has a positive causal relationship with negative WOM, but for the opposite group, which feels dissatisfaction, the calculative commitment positively affects repurchase intention. Additionally, Cater and Jabker (2009) confirms that only affective commitment has a positive effect on consumers’ loyalty behavior. Accordingly, based on past studies, the following hypotheses are suggested:

**Hypothesis 5a:** Senior customer’s affective commitment to a service provider has a positive effect on positive WOM about the store.

**Hypothesis 5b:** Senior customer’s calculative commitment to a service provider has a negative effect on positive WOM about the store.

III. Method

In this study, samples were selected by senior people who had an experience to face with service provider at store. Figure 1 illustrates the expected relationships. The author verified the relation between service satisfaction and relationship quality and word of mouth.

A. Sample and data collection

To test the model in this study, a field study method was employed to obtain information directly from individual senior visitors of stores (electronics, furniture, and healthcare product) in South Korea. In this study, aged 60 or older was designated as senior customers to include baby boomer as a new target of senior customers. To obtain a wider representation of senior shoppers, data were collected Monday through Sunday via intercept surveys conducted at each store by trained interviewers. Before conducting surveys, permission was obtained from each mall
manager. To avoid potential bias owing to the use of non-probability sampling and to obtain a wide representation of senior shoppers, intercept surveys were conducted at various times of the day on both weekdays and weekends. A beverage coupon worth about $4 was given to the participants as an incentive for participation. All participants were asked to complete the survey after their shopping.

Data were collected from 303 senior people who have an experience of visiting to store. Respondents were randomly intercepted and recruited to participate in the survey. Of the 303 respondents, 54.5% were male and 45.5% were female. The age ranges of respondents were: n=113 in 60-65 (37.3%), n=98 in 66-70 (32.3%), and n=92 over 71 (30.4%).

B. Measurement

To measure the concept of satisfaction, four items were compiled based on Westbrook and Oliver (1991), Babin and Griffin (1998). Respondents were asked to rate: “The overall satisfaction with the service provider in the store you visited.” Respondents were then presented with 7-point Likert scales involving four items. To measure trust, defined by Gefen (2000) and presented as “Trust and conviction based on the service provider in the store you visited,” respondents were given five items adapted from Morgan and Hunt (1994) explaining trust. In relation to the commitment measure, the study developed a measure reflecting the definition of the construct as adapted from Verhoef et al. (2001). Accordingly, two different commitments (Affective/Calculative) were measured as follows. Affective commitment was defined as “Continuous visit intention of the store driven by familiarity with the service provider,” and three items were questioned. Calculative commitment was defined as “Continuous visit intention of the store caused by monetary value the service provider gave you,” and three items were questioned. A question on Positive Word of Mouth asked: “How do you refer to the store (or brand) when you talk to your friends, relatives, associates?” Four 7-point Likert scales were used to capture responses (Machleit and Wilson, 1988; Taylor and Hunter, 2003).

C. Assessment of reliability and validity of measurement scales

Before testing each hypothesis, reliability and validity of measurement scales developed for each stage were run through PLS. Two procedures were conducted to purify and identify the dimensions of the scales: an exploratory factor analysis and reliability tests. As shown in Table 1, Cronbach’s alphas for all factors were found to be larger than .7 (ranging from .800 to .936) and all constructs were deemed reliable. To check convergent validity, we had to check averaged variance extracted (AVE) and composite reliability (CR). AVE should be higher than .5 and CR should be higher than .6. All constructs have higher than .5 AVE (ranging from .718 to .866) and .6 CR (ranging from .884 to .951).

Discriminant validity was assessed by comparing squared correlations among the constructs against variances extracted by their respective factors (Hair,
As shown in Table 2, all squared correlations were less than variances extracted. This result implies that the variances shared among variables (squared correlation coefficients) were less than the variances explained by each construct (variances extracted), showing that all indicators are better explained by their respective constructs than other constructs explaining indicators in different construct. The test shows that all constructs adopted in the current study are different from one another and thus have discriminant validity (Koo and Lee, 2011).

Goodness of fit (GoF) of research model in PLS is defined as the geometric mean of the average variances extracted and average $R^2$ for endogenous constructs (Wetzels, Odekerken-Schröder, and Van Oppen, 2009). Formula calculating GoF is as follows:

$$ GoF = \sqrt{AVE \times \frac{R^2}{n}} $$

Three different effect sizes for $R^2$ have different acceptable GoF values. The effect size for $R^2$ ($f^2$) defined by Cohen, Cohen, West, and Aiken (2013) is determined by $f^2 = R^2/(1 - R^2)$. Three effect sizes for $R^2$ include small = .02, medium = .15, large = .35.

### Table 1. Construct Reliability and Validity

| Construct          | Variable | Loading | Cronbach’s Alpha | AVE   | CR   |
|--------------------|----------|---------|------------------|-------|------|
| Satisfaction (SAT) | Sat1     | .899    | .926             | .817  | .947 |
|                    | Sat2     | .908    |                  |       |      |
|                    | Sat3     | .926    |                  |       |      |
|                    | Sat4     | .883    |                  |       |      |
| Trust              | Tru1     | .853    | .936             | .797  | .951 |
|                    | Tru2     | .856    |                  |       |      |
|                    | Tru3     | .907    |                  |       |      |
|                    | Tru4     | .919    |                  |       |      |
|                    | Tru5     | .926    |                  |       |      |
| Affective Commitment (ACOM) | AC1 | .933 | .923 | .866 | .951 |
|                    | AC2     | .949    |                  |       |      |
|                    | AC3     | .910    |                  |       |      |
| Calculative Commitment (CCOM) | CC1 | .893 | .800 | .718 | .884 |
|                    | CC2     | .752    |                  |       |      |
|                    | CC3     | .889    |                  |       |      |
| Word of Mouth (WOM) | WOM1  | .835    |                  |       |      |
|                    | WOM2 | .868    | .910             | .788  | .927 |
|                    | WOM3 | .925    |                  |       |      |
|                    | WOM4  | .920    |                  |       |      |

### Table 2. Test of discriminant validity

|           | SAT   | Trust | ACOM | CCOM | WOM  |
|-----------|-------|-------|------|------|------|
| SAT       | .817  | .615  | .435 | .499 | .544 |
| Trust     |       | .378  | .189 | .249 | .296 |
| ACOM      |       |       | .797 | .479 | .344 |
| CCOM      |       |       | .229 | .118 | .107 |
| WOM       |       |       | .866 | .101 | .718 |
|           |       |       |      |      | .441 |
|           |       |       |      |      | .299 |
|           |       |       |      |      | .788 |

Note. The figures in the sub-diagonal are correlation coefficients (squared correlations) and the bold figures in the diagonal represent variances extracted.
.13, and large = .26. Following GoF criteria for each effect size has been proposed; GoF_{small} = .10, GoF_{medium} = .25, and GoF_{large} = .36 (Wetzels et al., 2009). In this study, $\hat{R}^2$ is .338 which is bigger than .26 and GoF is .449 which is bigger than .36. All these statistics demonstrates that the proposed research model of the current study have a good fit to the collected data sets.

D. Testing of hypotheses

The results of the proposed structural model are summarized in Table 3 and Figure 2. Most of the proposed hypotheses are fully or partially accepted. Satisfaction has a significant impact on trust and two commitments (H1: $\beta=.616$, t=12.675, $p<.001$, H2a: $\beta=.435$, t=8.710, $p<.001$; H2b: $\beta=.498$, t=10.512, $p<.001$). These results mean that senior customers’ satisfaction with service provider affects trust in the store positively. Satisfaction impacts on both affective commitment and calculative commitment. Furthermore, while trust has a significant positive effect on affective commitment, there is no significant relationship between trust and calculative commitment (H3a: $\beta=.340$, t=4.771, $p<.001$, H3b: $\beta=.057$, t=.736, n.s.).

Word of mouth as behavioral loyalty is significantly influenced by trust (H4: $\beta=.512$, t=10.039, $p<.001$) and affective commitment (H5a: $\beta=.222$, t=3.723, $p<.001$), but not by calculative commitment (H5b: $\beta=.130$, t=1.910, n.s.).

![Figure 2. The summary of path analysis](image)

Table 3. Results of hypotheses test

| Hypothesis                          | Estimate | t-value     | Results  |
|-------------------------------------|----------|-------------|----------|
| H1 Satisfaction $\rightarrow$ Trust| .616     | 12.675***   | Accepted |
| H2a Satisfaction $\rightarrow$ Affective Commitment | .435     | 8.710***    | Accepted |
| H2b Satisfaction $\rightarrow$ Calculative Commitment | .498     | 10.512***   | Accepted |
| H3a Trust $\rightarrow$ Affective Commitment | .340     | 4.771***    | Accepted |
| H3b Trust $\rightarrow$ Calculative Commitment | .057     | 0.736 (n.s.) | Rejected |
| H4 Trust $\rightarrow$ Word of mouth | .512     | 10.039***   | Accepted |
| H5a Affective Commitment $\rightarrow$ Word of mouth | .222     | 3.723***    | Accepted |
| H5b Calculative Commitment $\rightarrow$ Word of mouth | .130     | 1.910 (n.s.) | Rejected |

Note. *** $<.001$
IV. Conclusion

Satisfaction was found to have a major effect on trust and commitment and was shown to have a positive effect on trust and affective commitment. Although satisfaction affects calculative commitment, there is no significant relationship between trust and calculative commitment. It was found that the customer's feeling of satisfaction with a service provider had a positive effect on the level of trust in the service provider, and the increase in the satisfaction resulted in a higher affective and calculative commitment, which was accompanied by a feeling of familiarity and economic benefit. However, trust in a service provider does not have a correlation with calculative commitment.

The increase in satisfaction was found to have a positive effect on affective commitment, and trust has a mediation effect on the relationship between satisfaction and affective commitment. In contrast, while there was an increase in calculative commitment consistent with an increase in satisfaction, no mediation effect of trust, such as seen in affective commitment, was evident, and it was found that satisfaction only had a direct effect on trust and calculative commitment. It can be discerned that the senior customers’ satisfaction with service providers forms sentiments of emotional familiarity, economic benefit, and attachment as a result of the increased level of trust and serves as the reason behind the senior customer’s consistent feeling about a salesperson.

Additionally, it was found that the increased feeling of trust due to a senior customer’s trust in a service provider had the effect of increasing positive word-of-mouth about the store. Further, the increase in affective commitment through familiarity was also found to have the effect of promoting positive word-of-mouth activities. That is, the feeling of trust in a service provider was found to inspire a sense of familiarity, and to prompt favorable word-of-mouth commentary with others regarding the store. Contrarily, calculative commitment, which discerns relationships through judgements on benefits and setbacks, does not relate with word-of-mouth activities. Thus, it can be discerned that the increase in emotional pleasure, familiarity, and sense of custom experienced during the senior customer’s relationship with a service provider were factors that caused positive word-of-mouth of loyalty towards a store or brand.

According to the facts examined about the indirect effects of commitment against word-of-mouth behavior related to trust, both trust and affective commitment had positive effects on word-of-mouth. Also, the increase in the senior customer’s trust through affective commitment was found to increase the instances of positive word-of-mouth. While an increase in word-of-mouth activities was possible through an increase in the level of trust and affective commitment, it could only be found that, because there were no meaningful statistical data regarding the relation between the trust and the calculative commitment, the former had a positive effect on word-of-mouth, and the latter had no significant effect. That is, while the higher level of trust caused an increase in word of mouth, and a higher level of senior customers’ word of mouth activities was achieved through the increase in affective commitment, the pursuit of monetary relationships based on benefits and losses can be judged to have had no significant influence on senior customers’ word of mouth.

This study examined whether senior customers’ satisfaction towards a service provider - within the long-term relationship - has a positive effect on trust. It also considered the roles that calculative commitment and affective commitment play in the matter of word-of-mouth behavior. Amidst confounding promotions, if it is affective commitment that moves the hearts of senior customers rather than calculative commitment, as seen in the outcomes of this study, then this study contributes positively to understanding senior customer motivations and activities and can help improve choices available to the senior consumer in the growing senior market.
References

Aaker, J. L. (1997). Dimensions of brand personality. *Journal of marketing research, 34*(3), 347-356.

Anderson, E., & Weitz, B. (1989). Determinants of continuity in conventional industrial channel dyads. *Marketing science, 8*(4), 310-323.

Anderson, J. C., & Narus, J. A. (1990). A model of distributor firm and manufacturer firm working partnerships. *Journal of Marketing, 54*(1), 42-58.

Babin, B. J., & Griffin, M. (1998). The nature of satisfaction: an updated examination and analysis. *Journal of Business research, 41*(2), 127-136.

Bansal, H. S., Irving, P. G., & Taylor, S. F. (2004). A three-component model of customer service providers. *Journal of the Academy of marketing Science, 32*(3), 234-250.

Cater, B., & Zabkar, V. (2009). Antecedents and consequences of commitment in marketing research services: The client's perspective. *Industrial Marketing Management, 38*(7), 785-797.

Chaudhuri, A., & Holbrook, M. B. (2001). The chain of effects from brand trust and brand affect to brand performance: the role of brand loyalty. *Journal of marketing, 65*(2), 81-93.

Chiou, J. S., & Droge, C. (2006). Service quality, trust, specific asset investment, and expertise: Direct and indirect effects in a satisfaction-loyalty framework. *Journal of the Academy of Marketing Science, 34*(4), 613-627.

Cohen, J., Cohen, P., West, S. G., & Aiken, L. S. (2013). *Applied multiple regression/correlation analysis for the behavioral sciences*. Routledge.

De Ruyter, K., Moorman, L., & Lemmink, J. (2001). Antecedents of commitment and trust in customer-supplier relationships in high technology markets. *Industrial Marketing Management, 30*(3), 271-286.

Delgado-Ballester, E., & Luis Munuera-Alemán, J. (2001). Brand trust in the context of consumer loyalty. *European Journal of marketing, 35*(11/12), 1238-1258.

Deng, Z., Lu, Y., Wei, K. K., & Zhang, J. (2010). Understanding customer satisfaction and loyalty: An empirical study of mobile instant messages in China. *International journal of information management, 30*(4), 289-300.

Flint, D. J., Blocker, C. P., & Boutin, P. J. (2011). Customer value anticipation, customer satisfaction and loyalty: An empirical examination. *Industrial Marketing Management, 40*(2), 219-230.

Fournier, S., & Avery, J. (2011). Putting the relationship back into CRM. *MIT Sloan Management Review, 52*(2), 63.

Ganesan, S. (1994). Determinants of long-term orientation in buyer-seller relationships. *Journal of Marketing, 58*(2), 1-19.

Garbarino, E., & Johnson, M. S. (1999). The different roles of satisfaction, trust, and commitment in customer relationships. *Journal of Marketing, 63*(2), 70-87.

Gefen, D. (2000). E-commerce: the role of familiarity and trust. *Omega, 28*(6), 725-737.

Geyskens, I., Steenkamp, J. B. E., Scheer, L. K., & Kumar, N. (1996). The effects of trust and interdependence on relationship commitment: A trans-Atlantic study. *International Journal of research in marketing, 13*(4), 303-317.

Gounaris, S. P. (2005). Trust and commitment influences on customer retention: insights from business-to-business services. *Journal of Business research, 58*(2), 126-140.

Gustafsson, A., Johnson, M. D., & Roos, I. (2005). The effects of customer satisfaction, relationship commitment dimensions, and triggers on customer retention. *Journal of marketing, 69*(4), 210-218.

Hair Jr., J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate data analysis: A global perspective*. Upper Saddle River, New Jersey: Pearson Education Inc.

Hallowell, R. (1996). The relationships of customer satisfaction, customer loyalty, and profitability: an empirical study. *International journal of service industry management, 7*(4), 27-42.

Haryanto, B., & Budiman, S. (2016). The Green Brand Marketing Strategies that Utilize Word of Mouth: Survey on Green Electronic Products in Indonesia. *Global Business and Finance Review, 21*(2), 20-33.

Johnson, M. D., Herrmann, A., & Huber, F. (2006). The evolution of loyalty intentions. *Journal of marketing, 70*(2), 122-132.

Jones, M. A., Reynolds, K. E., Mothersbaugh, D. L., & Beatty, S. E. (2007). The positive and negative effects of switching costs on relational outcomes. *Journal of service Research, 9*(4), 335-355.

Koo, D. M., & Lee, J. H. (2011). Inter-relationships among dominance, energetic and tense arousal, and pleasure, and differences in their impacts under online vs. offline environment. *Computers in Human Behavior, 27*(5), 1740-1750.

Koo, J., Kim, K., & Kim, J. (2017). The Relationship between Transformational Leadership of Environmental NGO Leader and Trust and Organizational Commitment. *Global Business and Finance Review, 22*(1), 23-37.

Kwon, S. H., Kim, T. U., & Lee, Y. K. (2003). The roles of customer's perceived value, satisfaction, trust and their relationship with loyalty in internet shopping environment. *Korean Management Science Review, 20*(1), 149-163.

Lau, G. T., & Lee, S. H. (1999). Consumers' trust in a brand and the link to brand loyalty. *Journal of Market-Focused Management, 4*(4), 341-370.

Lee, S. M., Lim, K. J., Swanson, E., Park, D. H., & Lee, Y. K. (2016). Authentic Leadership and its Consequences in a Hotel Restaurant Context. *Global Business and Finance Review, 21*(2), 1-19.
Machleit, K. A., & Wilson, R. D. (1988). Emotional feelings and attitude toward the advertisement: The roles of brand familiarity and repetition. *Journal of Advertising, 17*(3), 27-35.

Mittal, V., Kumar, P., & Tsiros, M. (1999). Attribute-level performance, satisfaction, and behavioral intentions over time: a consumption-system approach. *Journal of Marketing, 63*(2), 88-101.

Moorman, C., Deshpande, R., & Zaltman, G. (1993). Factors affecting trust in market research relationships. *Journal of Marketing, 57*(1), 81-101.

Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing, 58*(3), 20-38.

Sirdeshmukh, D., Singh, J., & Sabol, B. (2002). Consumer trust, value, and loyalty in relational exchanges. *Journal of Marketing, 66*(1), 15-37.

Taylor, S. A., & Hunter, G. (2003). An exploratory investigation into the antecedents of satisfaction, brand attitude, and loyalty within the (B2B) eCRM industry. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior, 16*, 19-35.

Ulaga, W., & Eggert, A. (2006). Relationship value and relationship quality: Broadening the nomological network of business-to-business relationships. *European Journal of Marketing, 40*(3/4), 311-327.

Underhill, P. (1999). *Why We Buy: The Science of Shopping*. New York: Simon & Schuster.

Verhoef, P. C., Franses, P. H., & Hoekstra, J. C. (2001). The impact of satisfaction and payment equity on cross-buying: A dynamic model for a multi-service provider. *Journal of Retailing, 77*(3), 359-378.

Watson, G. W., & Papamarcos, S. D. (2002). Social capital and organizational commitment. *Journal of Business and Psychology, 16*(4), 537-552.

Westbrook, R. A., & Oliver, R. L. (1991). The dimensionality of consumption emotion patterns and consumer satisfaction. *Journal of Consumer Research, 18*(1), 84-91.

Wetzels, M., Odekerken-Schröder, G., & Van Oppen, C. (2009). Using PLS path modeling for assessing hierarchical construct models: Guidelines and empirical illustration. *MIS Quarterly, 33*(1), 177-195

Zeithaml, V. A., Lemon, K. N., & Rust, R. T. (2001). *Driving customer equity: How customer lifetime value is reshaping corporate strategy*. Simon and Schuster.