Trust and Commitment Influences on Customer Retention:

Insights from B2B Services

Spiros P. Gounaris, Athens University, Greece

The author acknowledges the contribution of the two anonymous reviewers whose constructive comments helped to improve the quality of this manuscript. Send correspondence to Spiros P. Gounaris, Athens University of Economics and Business, Department of Marketing & Communication, 76 Patission Street, Athens 104 34, GREECE (E-mail: sgounar@aueb.gr).

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Abstract

Despite the importance of trust and commitment in relationship marketing, the scholarly inquiry on the issue is rather impeded in several ways. Furthermore, when it comes to the marketing of services, and specifically for business-to-business markets, the empirical documentation is even slimmer despite the fact that services are increasingly becoming a vital component of the product that the customers buy even when it comes to tangible goods such as computers or cars. In view of this gap, the present empirical study attempts an investigation of two specific antecedents of trust and, consequently, of commitment: the perceived quality of the service and the customer bonding techniques used by the supplier. In doing so, the causality of the relationships between the various constructs is also examined.

Key Words

Industrial Services Quality; Bonding; Trust; Commitment; Behavioral Intentions; Relationship Marketing.

Words Count: 9446

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Introduction

In most business-to-business (B2B) exchanges, achieving a sale is not the fulfillment of an effort but, rather, an event in a broader endeavor to build and sustain a long term relationship with the customer and see that sales keep coming. Thus, the major issue is to examine what influences the customer's willingness to remain with the existing supplier and, furthermore, to advance the relationship by investing in strengthening the ties with the supplier. Product quality has traditionally been considered a major prerequisite for gaining this kind of behavioral response from the customer. But as technology in many industries becomes a commodity, the importance of quality alone in deriving loyalty diminishes rapidly.

Marketing scholars have been responsive to this need. In most occasions, practitioners are advised to refocus from transactions to relationships. This eventually led to the introduction and systemization of a new paradigm in marketing, that of relationship marketing (Gummesson, 1999). Put it simply, relationship marketing seeks to cultivate a close relationship between the customer and the supplier and a sense of commitment of the former to the latter. In return, the goal to obtain this sense of commitment brings the notion of trust on the top of the supplier's agenda. Within this framework, substantial empirical contribution has been derived from studies conducted within the International Marketing and Purchasing (IMP) group of, mainly, European researchers who investigated the management of relationships between suppliers and buyers (Håkansson 1982).

Within this broader stream of research, trust and commitment are two highly interrelated notions (Kumar, Hibbard and Stern 1995) which stimulate a relational bond between the supplier and the customer which facilitates the establishment of productive collaborations. As a consequence, uncertainty in the relation is reduced, resource utilization efficiency is increased and value, for both parties, is generated (Sarkar, Aulakh and Cavusgil 1998).

Despite the importance of trust and commitment though, the scholarly inquiry on the issue is hampered in three ways. One is the limited academic research to empirically document the factors that affect trust and commitment in marketing exchange relationships. Rather the mainstream of the research effort has been directed towards the study of interorganizational relationships such as joint ventures or less institutionalized relations with the members of the channels (Sarkar et al., 1998; Gullen, Johnson and Sakano 1995). A second issue relates to the failure to distinguish trust from related factors, i.e. factors that precede the development of trust and influence it (Moorman, Zaltman and Deshpandé 1993). On the contrary, with the notable exception of a limited number of empirical studies (e.g. Sarkar et al., 1998; Morgan and Hunt, 1994; Ruyter, Moorman and Lemmink 2001) many empirical studies assess trust by measuring sincerity, goal congruence (Sullivan and Peterson, 1982), honesty, beliefs about information sharing (Crosby, Evans and Cowels 1990) etc. As a result, the conditions which vest the relationship with trust and commitment remain veiled. Finally, a third reason is the conflicting evidence regarding the directionality of the relationship between trust and commitment. Morgan and Hunt (1994) as well as Ruyter et al. (2001) for instance suggest a causal relationship from trust to commitment whereas Aulakh, Kotabe and Sahay (1996) the reverse.

Furthermore, when it comes to the marketing of services, and specifically to B2B markets, with the exception of the study of Moorman et al. (1993), the empirical documentation is even slimmer. Yet, services are increasingly becoming a vital component of the product that the customers buy, even when it comes to such tangible products as computers or cars (VanderMerwe and Lovelock, 1994; Zeithaml and Bitner, 1996; Gronross, 1990).

In view of these difficulties to underpin our understanding of trust and commitment development in B2B services marketing relationships, an investigation of two specific factors and their role in cultivating trust and commitment is attempted: The quality of the service, as it is perceived by the client, and the customer bonding techniques used by the supplier. In doing so, the causality of the relationships between the various constructs is also examined. The next of the paper is organized as follows. First the hypotheses of the study are developed on the basis of relevant literature. Then, the methodology that guided the research effort is discussed. Next the analysis used to test the hypotheses is presented followed by the discussion of the findings, the implications as well as the suggestion for future research.

Relationship Building and Behavioral Consequences

The degree of trust that develops between companies has been described as a "fundamental relationship building block" (Wilson, 1994) and a "critical element of economic exchange" (Ring, 1996). The more the customer trusts the supplier the higher the perceived value of the relationship by the customer (Walter, Holzle and Ritter 2002) and, consequently, one can expect that the greater the chances will be that the customer remains in the relationship as for the customer of B2B services trust is an important element of the perceived quality of the service (Turnbull and Moustakatos 1996).

The literature on relationship marketing reports extensively on trust (see e.g. Wilson, 1994; Dwyer, Schurr and Oh 1987; Geyskens and Steenkamp, 1995). Trust has been conceptualized as the self-assurance that the relationship collaborators have developed reliability and integrity between them (Morgan and Hunt, 1994) and a belief that the other company will only perform actions that will result in positive outcomes (Anderson and Narus 1990). Moorman et al. (1993) defined trust around the same notion: A state between two parties that are involved in a relationship according to which the party that is perceived as controlling assets (e.g., resources, know how) that the other party values will continue sharing them in a mutually beneficial manner.

Högberg (2002) suggests that trust develops successively; it is the result of a gradual deepening of the relationship through a process of mutual adaptation to the needs of the other party although not necessarily symmetrically. Research has also indicated that multiple types of trust, with both behavioral and cognitive dimensions, exist (e.g. Ring, 1996; McAllister, 1995; Lewicki and Bunker, 1995). In this study, trust is conceptualized as the confidence of the exchange actors in the goodwill of each other. It is a non-calculative reliance in the moral integrity and goodwill of others on whom the exchange actors depend. Trust is then considered as a deep-rooted belief in a partner's altruism and in the moral order of the relationship (Ring, 1996). This conviction leads to integrative behavior which eventually prolongs the duration of the relationship (Ganesan 1994) by enhancing the dedication in the relationship (Morgan and Hunt, 1994) and serving as a means for coordination. Also, frictions risen due to deficiencies that are inherent in all relationships are easier to solve if trust has developed (Högberg 2002).

Moreover, the literature on relationship marketing reports extensively on commitment (see e.g. Wilson, 1994; Geyskens and Steenkamp, 1995). Commitment is the desire for continuity manifested by the willingness to invest resources into a relationship. Many authors have described commitment as a notion including developed – cooperative sentiments (Childers and Ruekert 1986), strong preference for existing partners (Teas and Sibley 1980) and propensity for relation continuity (Anderson and Weitz 1989). Along the same lines, Morgan and Hunt (1994) define commitment as the belief of an exchange partner that the ongoing relationship with another is so important as to deserve maximum efforts at maintaining it indefinitely. Similar are the opinions of Moorman, Zaltman and Deshpandé (1992), who conceive commitment along the same line. Interestingly enough, commitment does not appear to be equally important for both suppliers and customers. Empirical evidence exist (Leek, Naudé and Turnbull, 2002) which demonstrate that suppliers are more concerned about gaining the commitment of their customers in the relationship than the vice versa.

Several different motivations can underlie this intention, leading thus to two different types of commitment: Affective and calculative commitment (Mathieu and Zajac, 1990). Both types are relatively stable attitudes and beliefs about the relationship but stem from different motivations for maintaining a relationship. The motive underlying affective commitment is a generalized sense of positive regard for and attachment to the other party (Konovsky and Cropanzano. 1991, p. 699). An affectively committed company desires to continue a relationship because it likes the partner and enjoys the partnership (Buchanan, 1974). It experiences a sense of loyalty and belongingness (Jaros, Jermier, Koebler and Sincich, 1993). On the other hand, calculative commitment stems from an anticipation of high termination or switching costs associated with leaving from the relationship. It results from a calculation of costs and benefits (e.g. investments already made in the relationship), which is detached from the context of the relationship itself (Allen and Meyer, 1991). Thus, calculative commitment is based on the perceived structural constraints that bind the firm to its partner and not a cognitive consideration of possible future opportunities provided by the latter. Consequently, relations that are based on calculative commitment continue on cost-benefit basis and after it is decided whether it is possible or not to leave the relation. Geyskens, Steenkamp, Scheer and Kumar (1996) characterize this motivation "negative" as compared to the "positive" motivation underlying affective commitment. In this study, calculative commitment is conceived and operationalized along this line.

Trust leads to a high level of affective commitment. Social exchange theory explains this causal relationship through the principle of generalized reciprocity (McDonald, 1981). Trust leads the involved parties to focus more on the "positive" motivation because of a sense of affiliation and identification with each other and this may be a stimulus to focus less on calculative reasons for attachment to a supplier firm (Ruyter et al., 2001). To this direction are also the findings of a study (Ganesan 1994) investigating the relationship between retail buyers and their vendors in the US which showed that the more the vendor gains in trust the more committed the buyers become. Similar empirical findings can also be found in the studies of Achrol (1991), Ruyter et al. (2001) as well as that of Morgan and Hunt (1994). On this basis we investigate the following hypothesis:

H1: The more the client trusts the service provider the more affectively committed to the provider the customer becomes.

Trust reflects a firm's confidence and positive expectations about the service provider. However, the context of a distrusting relationship is quite different. When trust is low, firms are more likely to carefully scrutinize and monitor the other partner's behavior. Therefore, decisions as to whether to maintain the relationship are more likely to be based on a calculation of immediate benefits versus costs (Geyskens et al. 1996). Consequently, a customer who continues the relationship with the service provider is more likely to be motivated to do so because the same resources and outcomes outside the current relationship cannot be easily secured (calculative commitment). Empirical studies demonstrate this inverse relationship. For instance, Ruyter et al. (2001) find that when a firm's trust in a partner increases there is less reason to continue a relationship based on calculative commitment. To the same direction are also the findings of Geyskens et al. (1996) who also report a negative relation between trust and calculative commitment. On these grounds, the next hypothesis is investigated:

H2: The more the client trust the service provider the less calculatively committed to the provider the customer becomes.

According to Berry and Parasuraman (1991, p. 139) commitment is a vital ingredient of successful relationships leading to loyalty. Originally, loyalty was considered as simply repeat purchase. However, since the early seventies, researchers in the field came to realize that repurchase alone is not sufficient evidence of loyalty (Newman and Werbel, 1973, p. 404) since such measures included "spurious loyalty" (Day 1970). As a result, it is argued that loyalty should be conceived as the commitment to the producer stimulated by certain positive attitudes (Assael 1987) since commitment indicates the motivation to maintain a relationship (Wilson 1994, Moorman et al. 1992, Morgan and Hunt 1994) while customer turnover among committed clients decreases (Anderson and Narus 1990). Moreover, through long-term commitment and trust, relationship consequences, such as decreased opportunism, can be realized (Morgan and Hunt 1994, Gundlach, Achrol and Mentzer, 1995). Both affective and calculative commitment influence the buyer's propensity to remain in the relationship (Ruyter et al. 2001).

The commitment to building long-term relationships is also demonstrated by the willingness of the parties to invest resources (e.g., assets, time, effort) in order to strengthen the relationship

(Anderson and Weitz 1992, Assael 1987). Trust and commitment without resource dedication would result in an ill-equipped relationship which eventually will not be maintained (Sarkar et al. 1998). Thus, having developed commitment in the relationship should lead not only to a greater propensity to maintain the relationship but also to a propensity to invest in the relationship in order to increase its quality. On the basis of the above discussion, the following hypotheses are investigated:

H3a: The greater the customer's affective commitment in the relationship, the more the customer is inclined to remain in the relationship.

H3b: The greater the customer's affective commitment in the relationship, the more the customer is inclined to invest in the relationship.

H4a: The greater the customer's calculative commitment in the relationship, the more the customer is inclined to remain in the relationship.

H4b: The greater the customer's calculative commitment in the relationship, the more the customer is inclined to invest in the relationship.

Antecedents of Trust

A major prerequisite for trust is the ability to interpret the other's true intentions (Rempel et al 1985). The accuracy of the interpretation usually reflects shared business and personal life experiences as well as common rules of conduct developed during the socialization process (Padgett and Wolosin 1980, O'Reily 1989). This amalgam of values, rules and attitudes forge the culture of a group of people that are conditioned by the same education and life experience (Hofstede 1980). Hence, culture affects the way in which people consciously and subconsciously think, feel and act (Sweeney and Hardaker 1994). The importance of national culture has been extensively studied in international dyads as it affects the strength of social and structural bonds between interacting parties (Williams, Han and Qualls 1988, Kale and Barnes 1992). However, empirical studies conducted in culturally homogeneous environments (e.g. Geyskens et al. 1996) report that its impact is insignificant because of the cultural congruence between the parties. Following the findings of earlier studies (e.g. Rindfleisch 2000, Geyskens et al. 1996), it was decided that since Greece is culturally homogenous, the focus of this study should be on other antecedents of trust. Thus, the impact of the quality of the service and the bonding strategy employed by the supplier are examined.

Service Quality as a Trust Antecedent

A study by Morgan and Hunt (1994) found that trust is positively associated with the extent of sharing the same values and timely information to solve disputes and align perception and expectations. Ganesan (1994) has also studied trust development between vendors and buyers in distribution channel relationships but the findings were somehow mixed. From the buyer's perspective the vendor's reputation and its investment in the relationship were identified as trust boosters. From the vendor's perspective though, only satisfaction with past exchanges was found to influence the buyer's trustworthiness. In a relevant study, Moorman et al. (1993) have found that the market research agency's task-related abilities influence positively its trustworthiness. When jointly considered the findings of these studies point towards specific cues that cause trust to develop within a relationship. According to some other writers however, most of these cues have been identified as specific dimensions of the broader notion of service quality. Reputation for example, that Ganesan (1994) identified to influence the trustworthiness of the vendor may easily fit with Gronroos' perception of service quality at corporate level (1988). The non-task related abilities identified by Moorman et al. (1993) fit the conceptualization of service quality at service provision level suggested by Parasuraman, Zeithaml and Berry (1985). Moreover, the lack of opportunistic behavioral suggested by Morgan and Hunt (1994) corresponds to the notion of reliability in the P.Z.B. model of service quality (Parasuraman et al. 1985)

These studies echo Hakansson (1982) position, that is, the longevity of the relationship depends on the ability of the provider's services to fully meet the requirements of the buyer. Indeed, a recent study of 745 purchasing managers from different sectors (Walter et al. 2002) found that the degree to which the supplier could meet the functional requirements of the purchasing managers influenced the extent to which the latter trusted their supplier. Similar are also the findings of Turnbull and Moustakatos (1996) in the financial sector. Ruyter et al. (2001) investigated the impact of three specific quality dimensions on trust between suppliers and buyers of high-tech products. This study was based on both normative (Meldrum and Milman, 1991) and empirical (MacKenzie, 1992) assertions that trust depends on the credibility of the product and the quality of the service. They concluded that quality influences trust because high-tech products are complex, technologies change rapidly and malfunctions are frequent. So, the higher the quality offered the more likely would be that pre-sales promises are be kept and, thus, the more trustworthy the supplier becomes (Ruyter et al., 2001). However, this uncertainty between pre-sales promises and the outcome of the service effort is also found in services because of their intangibility and variability. Thus, the following hypothesis is investigated:

H5: The higher the perceived quality of the service offered the greater the degree of trust between the customer and its supplier.

Customer Bonding as an Antecedent to Trust

Many writers view trust as a behavioral intention or behavior that reflects a reliance on a partner and which involves vulnerability and uncertainty (e.g. Coleman, 1990, Moorman et al., 1993). Thus, before trust develops, some guarantees should exist. Efficient customer bonding techniques may serve in this direction by reducing the uncertainties of the outcome of the relationship (Cross and Smith, 1996, p.54) since it is a process through which the buyer and the provider build a relationship to the benefit of both parties (Cross and Smith, 1996) . Writers in the field distinguish between two broad categories of bonds: structural and social (Wilson and Mummalaneni, 1986).

Structural bonds describe ties at corporate level that, if severed, they incur considerable costs for the party responsible. They last beyond the relationships that grow between the interacting individuals (Wilson and Mummalaneni, 1986; Han, Wilson and Dant 1993; Moller and Wilson, 1995) and include ties resulting from economic, technical, time-based, knowledge or other similar reasons (Paliwoda and Thomson, 1986; Halinen, 1994). Specifically, in a study of the bonds that develop in the advertising industry, apart from the social bonds, Halinen (1994) identifies three more types of bonds: The confidential information the agency gains about the client's goals, internal policies or business; The inter-organizational agreements, routines and norms of conduct that develop in a relationship making coordination easier and more efficient; and the costs (monetary and not) that the client can expect to suffer if switching from its current agency. Following the rationale of Gerbing, Hamilton and Freeman (1994), these three types of bonds can be conceptualized as first-order constructs of structural bonds which in this case represent a second-order construct. The stronger such bonds are, the harder it will be for the client to break the relationship and clients are literally forced in the relationship (Lewicki and Bunker 1995). As a consequence they better understand the motives, the intentions and the aims of their provider whom they eventually become to trust (Hut and Speh, 1995). Social bonds on the other hand are the inevitable by-product of any business exchange (Wilson, 1990). According to Wilson and Mummalaneni (1986), the relationships between the interacting individuals from the two organizations are important because they enhance inter-organizational communication and information exchange. Social bonds include feelings of likeness, acceptance, friendship, social interactivity and so on. However, although buyers with strong social bonds with their providers are more committed to maintaining the relationship (Wilson and Mummalaneni, 1986), it is rather rare that companies can justify poor performance or an inferior decision on friendship alone (Han et al., 1993). Thus, social bonds, compared to structural bonds are easier to break. Nonetheless, empirical evidence has shown that both structural and social bonds are always present in a successful relationship (e.g. Wilson, Soni and O'Keeffe 1995). On these grounds the following hypothesis is investigated:

H6: An integrated bonding strategy increases the level of trust in the relationship.

Methodology

To collect the data a questionnaire was mailed to 280 companies from different industries. Respondents were identified by approaching consulting companies offering middle and senior management training as well as recruitment services in Athens, Greece. Such services represent discrete serials of service-provision while there is no formal (e.g. membership) relationship with the customer (Lovelock 1983). Thus, repeated from year to year business is not guaranteed and a major relational challenge for the provider is to ensure that the customer keeps coming back.

We then asked the consulting agencies to name their five most important customers in terms of the annual income they generate for the firm. We also asked for the details of the line manager of their client with whom they usually liaise more closely. In total, 56 firms (out of 72) responded positively and collaborated. This process produced a list of 280 companies from various industries and from various regions of Greece. Including in the sample respondents from diversified industries may increase the levels of heterogeneity in the sample and thus reduce the quality of the findings (Dubinsky and Ingram, 1982; Bilkey, 1978). However, cross-sectional samples are frequently used in research efforts in order to increase the researchers' ability to generalize. For instance, according to a meta-analysis about trust and relationship marketing in channel relationships (Geyskens, Steenkamp and Kumar 1998), it was found that many researchers have drawn cross-section sample (e.g. Anderson and Narus 1990, Ganesan 1994, Ulaga and Eggert 2001). According to Geyskens et al. (1998) the increased variation in cross-section data and the stronger relations that are identified between the investigated constructs, are far from problematic. In their meta-analysis, they hypothesized that the relations between the same constructs studied in US and individual European countries would be stronger in the case of the US studies because of the increased heterogeneity vis-à-vis individual European countries. The confirmation of their hypothesis led them to conclude that "the US is actually quite a good laboratory for the (Western) world", which, in other words, suggests that heterogeneity and the resulting increased variation in the data does not impede the researcher from drawing reliable conclusions because they transcend industry-specific methodologies (Makhija 2003) as well as attitudes and values (Lowe, Purchase and de Lurdes 2002) and, thus, allow the researcher to draw conclusions that can be generalized (Greene 1997). This echoes the results of another meta-analysis of first mover studies (VanderWerf and Mahon 1997) who reported that using cross-section data only did not increase the likelihood of finding a first mover advantage. Besides, one also has to note that even data collected from a single industry could include significant amount of variation in responses which, however, remains masked and thus unaccounted for. For instance, in a study presented in the 18th annual IMP conference, Mandjak et al (2002) reported that three distinctive clusters of companies operated in the chemicals industry, an industry which one could have reasonably expected to be quite homogenous given the commodity nature and standardized features of the products.

With regard to the respondent, the line management positions more frequently mentioned by the consulting firms ranged from middle management levels (e.g., Group Brand Managers) to more senior positions (e.g. Marketing and/or Financial Director), depending on their customers' organizational structure. Two mailing waves produced 127 useable questionnaires (response rate about 45 percent). Non-response bias was investigated through a t-test between early and late (follow-up mailing) respondents (Churchill 1991). The analysis indicated absence of non-response bias.

Research Instrument and Variables Measurement

In developing the questionnaire emphasis was given in avoiding leading questions as well as complex or sensitive ones, especially in the beginning of the questionnaire (Kumar, Aaker and Day 1999). The questionnaire was pre-tested with a sub-sample of 10 respondents in order to increase content validity.

With regard to the measures employed, service quality is widely measured either using the servqual instrument developed by Parasuraman et al. (1985) or some of the many variations which have been developed as a consequence of the many criticisms that the specific instrument has received (e.g. Reeves and Bednar, 1994). However, because the services purchased from organizations are different in many ways from those purchased by individuals (Yorke, 1990), it was felt that a different conceptualization of service quality was warranted.

Gronroos (1982) and later Szmigin (1993) suggested three major dimensions of service quality: Soft Process quality (how is the service performed during the service process) Hard Process quality (what is being performed during the service process) and Outcome quality (the client's evaluation of the end-results of the Hard and Soft parameters). Kaynak, Kucukemiroglu and Odabasi (1994), as well as Bochove (1994) agree with these dimensions and in fact Bochove (1994) suggests a fourth dimension (Potential quality) which capturs organizational characteristics that influence the provider's ability to excel in both soft and hard quality. Halinen (1994) on the other hand has suggested the distinction between Immediate Outcome Quality (the success or not of the provider to provide the client with a solution) and Final Outcome Quality (the effects of that solution after it has been implemented).

Hence, we adopt these five dimensions and we employ the scales suggested by Kaynak et al. (1994) to measure soft (α= 0.86) and hard (α= 0.81) quality. Potential quality (a= 0.80) was measured using the scale suggested by Bochove (1994) while the scales suggested by Halinen (1994) were employed to capture immediate (α= 0.91) and final (α= 0.83) outcome quality. Thus a battery of some 30 items was generated all measured on a 7-point scale of agreement anchored 1 = "I strongly disagree" to 7 = "I strongly agree". With regard to bonding we were based on the work of Halinen (1994) (structural bond, α=0.90) and Wilson (1990), (social bond, α= 0.85). Trust (α= 0.81) was measured using the scales developed by Moorman et al. (1993). Calculative (α= 0.87) as well as affective (α= 0.80) commitment was measured using the scales developed and validated by Venetis (1997) and which are derived from the work of Kumar et al. (1994) and Geyskens and Steenkamp (1994). Finally, with regard to the client's relationship intentions (maintain the relationship, α= 0.88; invest in the relationship, α= 0.92), the measurement was based on the scales developed and validated by Kumar et al. (1994) adjusting the items to consulting agency – client relationship.

For each of the constructs included in the study, their unidimensionality was asserted using Confirmatory Factor Analysis (CFA). The χ^2, GFI and RMSEA measures were employed in order to examine the integrity of the constructs. In all occasions the measures employed well exceeded their recommended levels (Jöreskog and Sörbom, 1989). A single exception is the case of the Immediate and Final Output quality for which the results from CFA indicated that the two constructs should be collapsed in a single one ("Output quality"). Thus, the service quality dimensions were reduced down to four. A brief summary of the CFA results is presented in Table 1.

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Data Analysis

Table 2 shows means, standard deviations, correlations, variances and covariances for the summated scales. Note that the standard deviations for the 11 scales range from 0.56 to 1.25, indicating a substantial amount of variance in the responses for most of the scales employed in the study.

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Moreover, from Table 2 it can be seen that only three of the 11 measures in the study surpassed the center point (4) of the scales by more than one scale point while the rest remained within a range of one-half to one scale point. When combined with the standard deviations presented in the same Table, this suggests that our sample comprised of both effective and ineffective relationships, at least on the qualitative dimensions studied.

Table also includes correlations between the investigated constructs which in turn provides a preliminary way to test the hypotheses. Based on the correlation coefficients, all but h4a and h4b are supported. These two hypotheses would seem that have to be rejected because calculative commitment appears to correlate negatively with both dimensions of behavioral intention. However, for a much robust examination of the hypotheses a path model was developed (see Figure 1) which was examined using structural equation modeling techniques. More specifically, the model presented in Figure 1 (proposed model) was examined using path analysis with AMOS. Yet, an emerging consensus in structural equations modeling is that researchers should compare rival models, not just test a proposed model (Bollen and Long, 1992).

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Note that our model posits that service quality and customer bonding, all of which have been associated with important outcomes in past research, influence behavioral intentions only through the key mediating variables of trust and relationship commitment. Thus, it implies a central nomological status for trust and relationship commitment. A nonparsimonious rival view that is equally extreme would be one suggesting only direct paths from each of the antecedents to the outcomes, thereby making relationship commitment and trust nomologically similar to their antecedents. Therefore, the rival model, also presented in Figure 1, allows no indirect effects. Although no one has theorized the rival model, it is implied by the numerous discussions and empirical studies that consider service quality and customer bonding to be “independent variables” directly influencing behavioral outcomes (e.g. Parasuraman et al., 1985; Han et al., 1993).

Table 3 summarizes the comparison between the proposed and the rival models. The comparison between the two models is done on the following criteria (Morgan and Hunt, 1994): 1) overall fit of the model as measured by GFI and AGFI, 2) percentage of the models’ hypothesized parameters that are statistically significant, 3) ability to explain the variance in outcomes of interest as measured by squared multiple correlations and 4) parsimony, as measured by PNFI (James, Mulaik and Brett 1982).

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In Table 3, using the chi-square statistic, both models are acceptable, although the rival one is barely significant at p=0.10. However, when examining GFI and AGFI, the superiority of the proposed model over the rival one is clear since GFI dropped by some 15 percent and AGFI by some 25 percent. More importantly, both measures of the rival model fall short of the tolerable range (0.90 – 1.00) which suggests acceptable fit. When it comes to the hypothesized parameters, the two models seem to be equally successful. However, little, if any, additional explanatory power is gained from the rival model. Squared Multiple Correlation (SQM) of behavioral intentions in the proposed model is 0.73, calculative commitment = 0.20, affective commitment = 0.88 and trust = 0.83. On the other hand, SQM of behavioral intentions in the rival model is 0.74, a mere improvement in comparison to the proposed model of just 0.014. Finally, with regard to parsimony, because PCFI is informed by both the goodness of fit of the Model and its parsimony, one commonly finds that goodness of fit indices in the 0.90s translate to parsimonious fit indices less than 0.60 (Mulaik, James, Bennett and Van A Nathan 1989). From Table 3 it is noticed that the PCFI for the proposed model (0.334) is by some 18 percent worse than the respective index of the rival model (PCFI = 0.42). However, parsimony is about adopting the simplest possible way in order to explain a phenomenon (Wacker, 1998). In this case, given the low performance of the rival model in terms of explanation power, its virtue of being simpler than the proposed model is not enough to favor it against the proposed.

Having established the superiority of the proposed model, the focus was shifted on the investigation of the hypotheses. H1 stated that the more the customer trusts its service provider the more the former will be affectively committed to the latter. This hypothesis is fully supported by the model (Trust → Affective commitment = 0.85). H2 stated that the more the customer trust its service provider the less the former will be calculatively committed to the latter. Although the parameter is rather weak, it is statistically significant and according to the hypothesized direction (Trust → Calculative commitment = -0.17). Hence H2 is also accepted.

H3a and H3b stated that the greater the customer's affective commitment in the relationship, the more the customer will be inclined to, respectively, remain and invest in the relationship. As it can be seen from Table 3, affective commitment does indeed influence behavioral intentions (Affective commitment → Intention to Stay = 0.88; Affective commitment → Intention to Invest =

0.86). Thus, both hypotheses also accepted. However, this is not the case for calculative commitment which, according to the results of this analysis too, is negatively influencing the behavioral intentions (Calculative commitment → Intention to stay = -0.24; Calculative commitment → Intention to invest = -0.18). H4a and H4b stated that the greater the customer's calculative commitment in the relationship, the more the customer will be inclined to, respectively, remain and invest in the relationship with its supplier. Thus, H4a and H4b are rejected.

When it comes to trust antecedents, H5 hypothesizes that the higher the perceived quality of the service offered the greater the degree of trust between the customer and its supplier. The analysis confirms the hypothesis (Service quality → Trust = 0.54) and furthermore it is interesting to note that although all four dimensions of service quality are important in encouraging a sense of trust, soft process quality and output quality are the two most important dimensions. Finally, with regard to the other hypothesized antecedent of trust, bonding, H6 stated that an integrated bonding strategy will result in greater level of trust in the relation. Indeed, the results (Bonding → Trust = 0.31) lent support to the hypothesis. Note two things: according to the results, service quality appears to influence trust to a greater extent than bonding. In addition, social bonds, when compared to structural bonds, are also much more important in fostering trust in the relationship.

Discussion and Implications

The major goal of this study is to investigate the role of trust and commitment on the behavioral intentions (intention to maintain and to invest into an existing relation) of corporate clients of professional services providers. Moreover, in order to underpin the comprehension of the process through which trust and commitment develop, the role of the service quality and of an integrated bonding strategy were also examined as trust antecedents. To achieve the study's objectives a number of hypotheses were developed and examined. Table 4 summarizes the results of the study in relation to the specific hypotheses that were investigated.

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Overall, the investigation of the hypotheses put forward would seem to suggest that the degree of trust between the service provider and the customer is directly influenced by the quality of the service as well as by the bonding strategy and techniques of the provider: Offering superior service quality and effectively bonding with the customer leads the former to trust the service provider which, in turn, results to affective commitment to the provider. Developing this type of commitment appears to be particularly important not only for ensuring the maintenance of the relationship but also for further enhancing it since it leads to an intention to further invest and strengthen the relationship with the provider. On the other hand, one has to note that as our findings would seem to suggest, calculative commitment decreases as the level of trust between the two parties increases. This is a positive development for the relationship since as this study has shown, calculative commitment has a negative impact on the customer's intention to maintain the relationship and to further invest in it.

Starting with the findings that are directly related with the original aim of the study, the findings would seem to suggest that trust and commitment are indeed two important notions which cause corporate clients to uphold a relationship with their provider. Furthermore, trust precedes the development of commitment. This is important to bear in mind because the two notions, although closely related, are quite distinct. For instance, the investment of resources by the provider in the relationship may increase the client's dependence to the provider and this could lead to a certain type of commitment (Ganesan, 1994). However this does not necessarily lead to increased levels of trust between the two parties since trust is a function of sentiments relating for instance to identification with the other party, truthfulness of intentions or ethical conduct (Ring, 1996). Hence the findings of this study reinforce those views which make a clear distinction between the two notions and, in fact, have pointed to a causal relationship from trust to commitment (e.g. Morgan and Hunt, 1994; Ruyter et al., 2001).

Having said this, another distinction is also important, that between affective and calculative commitment. Although past research has documented it (Kumar et al, 1994), there is a tendency to treat commitment as the general desire for the continuity of a relationship. As a result, the empirical studies which have explicitly made the distinction between the two types of commitment is indeed limited (e.g. Ruyter et al., 2001; McDonald, 1981; Venetis, 1997). Rather, various models which have sought to provide a more holistic insight of commitment antecedents and consequences did so by treating commitment as a single construct which manifests a want for prolonging a relationship (e.g. Morgan and Hunt, 1994; Ganesan, 1994; Wilson, 1994).

The findings of this study however outline the importance of this distinction since calculative commitment has significantly different effects on behavioral intentions than affective commitment: While affective commitment creates favorable intentions which help to preserve and reinforce the relationship, calculative commitment has the opposite effects. One possible explanation is that by creating dependencies and locking-in customers, the latter feel “impelled” to seek to escape from this state (Anderson and Weitz, 1992). This strive may result in interactions of a distributive nature, i.e. a behavior which is directed towards self-gains at the expense of the other party in order to reduce dependency (Schurr and Ozane, 1985; LeBlanc and Nguyen, 1988). Besides, as it is reported in this study, the impact of trust on calculative commitment is negative, a fact which further strengthens this explanation.

The third finding pertains to the role of service quality and customer bonding as trust boosters. Insofar, in the extant literature the role of quality as a trust antecedent has received only erratic attention (e.g. Moorman et al., 1993; Ganesan, 1994). Based on the findings presented in this study, this role becomes clearer as it would appear that quality and particularly these dimensions which relate to the ultimate service offered to the client (output quality) as well as to the interaction between the provider’s and the client’s personnel (soft process quality), help entrench the relationship. The reason why quality has such an impact ought to be sought in the gains of trustworthiness that the service provider attains by managing to deliver what was promised to the client. With regard to bonding and particularly the social ties which develop between the parties involved in the relationship, they also appear to be important antecedents of trust. Feelings of likeness or a personal relationship between the interacting individuals serve to smooth a process of developing a good-faith attitude between the protagonists of the relationship. As a result information disclosure becomes easier which, eventually, results to improved comprehension of each party's motives and drives. Knowledge based trust theorists and researchers from the IMP group propose that trust develops over time while the parties involved in the relationship acquire experience between them and come to know what one can expect from the other (Lewicki and Bunker 1995, Högberg 2002). An integrated bonding strategy serves towards this direction.

Finally, an interesting finding relates to the service quality dimensions. The review of the extant literature showed five relevant dimensions for measuring service quality of professional services (Venetis, 1997). However, when the psychometric properties of the scales were examined it was found that two of these dimensions, Immediate Output quality and Final Output quality, ought to be collapsed in a single dimension (Output quality). This finding is in line with various studies in the service sector (e.g. LeBlanc and Nguyen, 1988; Cronin and Taylor, 1992) which report that service quality dimensions are industry specific.

The managerial implications of the study are not restricted only to firms offering pure professional services but apply to firms producing industrial goods and their product incorporates a significant degree of services (e.g. software houses offering training). By surpassing sector-specific stereotypes and focusing on strategic questions pertaining to the nature of the service, one can develop a broader understanding of problems and solutions relating to his/her line of business. On the other hand though, the cross-section nature of the study requires that managers adopt the findings cautiously and certainly after possible idiosyncrasies of their industry are considered. Under this caveat, one could support that the top management of firms involved in the provision of professional services of discrete-serials nature and in the absence of any formal relation with the customer, ought to keep in mind that dependence creating mechanisms, such as for instance increased switching costs, resource withholding, information preservation or similar actions, result eventually to a greater probability that customers who at some point will feel confident enough to leave the relationship they will do so.

The emphasis ought to be on developing affective instead of calculative commitment and this requires that the relationship is established on the basis of mutual trust. Gaining such trust frequently requires relaxing dependency creating mechanisms and it certainly require a strong adherence on quality and customer bonding. When it comes to the role of quality in fostering trust, not all dimensions of quality are equally important.

Thus professional service providers should be particularly alert for Soft Process and Output Quality. With regard to the former, contact personnel must be selected not only on the basis of their professional expertise but also of their competence to effectively manage interpersonal communication. This puts forth the need for customer-centered human resource practices (e.g. the employee's motivation plan, their job description). Moreover, empowering the contact personnel can help them come up with solutions to their customers' problems, so that trust and a stronger personal relationship with the client are facilitated. Along the same lines, contact personnel rotation should also be cautiously practiced so that the entire effort is not hampered. With regard to output quality, the major task is twofold. The service provider has to develop a better understanding of the customers' needs and set specific quality yardsticks. Caution is also needed in designing operations so that service is offered to clients without any hassles or excessive bureaucracy, in minimum delivery times and without errs. Finally, when it comes to bonding, these efforts have to be integrated within a well coordinated strategy which includes both social as well as contractual bonds. Nonetheless, social bonds must be encouraged, promoted and facilitated by corporate policies and tactics since they can entertain the development of personal relationships between the interacting employees which, in turn, increases mutual understanding and trust.

Limitations and Future Research

Alas, the study is not free of limitations but future research can easily address them so that a stronger understanding of relationship management is built. The first limitation concerns the static nature of the study. Ample evidence (e.g. Högberg 2002) shows that trust is a function of time and that trust increases as the relation matures. In this study, the time dimension was not incorporated in the model. However, although future research may easily and ought to resolve this issue, the contribution of the study is not weakened since it is one of a limited number of empirical efforts to focus on service quality as a trust antecedent. Most previous empirical studies sought, for instance, to examine the impact of the environmental uncertainty (e.g. Dwyer and Oh 1987, Morgan and Hunt 1994, Kumar, Scheer and Steenkamp 1995) or the decision structure of the relationship (e.g. Anderson, Håkansson and Johanson 1994, Dwyer and Oh 1987). Insofar, the only available evidence on the impact of the service quality on trust remain sporadic and indirect (e.g., Turnbull and Moustakatos 1996, Walter et al. 2002) whereas the present study specifically focused on service quality and the impact of different dimensions of quality on trust.

A second limitation refers to the use of cross-section data. Cross-section samples are characterized by increased levels of heterogeneity in responses while allow the researcher to surpass industry-specific methodologies and/or values which could otherwise mask the relations between the examined concepts. On the other hand however, this benefit is offset by the possibility that industry-specific relations or variations from the general picture are cloaked. Thus, the conclusions should be cautiously and tentatively adopted in practice. In fact, following Lovelock's (1983) rationale for classifying service industries, one could hypothesize that, for instance, when the relationship between the provider and the customer is formal then this may affect how trust develops and the impact of both service quality and bonding on trust. Having addressed this, an interesting direction for future research is to use industry-specific research design and examine whether the relationships between the constructs investigated in this study hold or vary and if so to what extent.

The national context of the study is also a concern. Relationship management is almost certainly exercised within a culture-specific framework. The fact that this study was carried out in Greece does not allow for generalization of its findings at least not before the identified relationships are investigated within settings other than Southern Europe. Hence, future research which would replicate the study in other countries not only it is welcome but it is warmly invited. Moreover, because culture influences how managers behave and make decisions, a cross-national study (for instance between various European regions – countries and the US) would be particularly welcome since it would allow for studying the impact of culture within a broader conceptualization of trust antecedents.

Finally, the synthesis of the respondents is of concern. In this study the focus is on intentions expressed by important and current customers. Although the present study does not seem to suffer heavily from this (as shown in Table 2 the sample comprises both effective and ineffective relationships despite the process that sample units were identified), future research should attempt to enlarge the focus so that past customers who have departed from the relationship are included in the analysis and, also, actual behavior is considered. That would be an interesting extension as it would allow for several comparisons and the identification of possible differences, if any.

Appendix

Scales and dimensions employed in the analysis and pertinent descriptive statistics

Scales	Dimensions	Mean	Std. Deviation
Potential Quality (α=0.799)	Has required personnel	5.71	.83
	Has required facilities	5.52	.89
	Has required management philosophy	4.89	1.08
	Has a low personnel turn-over	4.17	1.12
Hard Process Quality (α=0.807)	Uses international and/or local network	5.11	1.20
	Stays in budgets	5.69	1.41
	Meets deadlines	5.50	1.02
	Looks at details	5.46	1.04
	Understands our needs	5.58	.93
Soft Process Quality (α=0.864)	Accepted enthusiastically	4.45	1.37
	Listen to our problems	5.72	1.15
	Open to suggestions / ideas	5.42	1.24
	Pleasant personality	5.95	1.01
	Argue if necessary	5.79	1.21
	Look after our interests	5.21	1.35
Output Quality (α=893)	Reaches objectives	5.15	1.02
	Has a notable effect	5.40	1.12
	Contributes to our sales / image	4.69	1.18
	Is creative	3.95	1.31
	Is consistent with our strategy	4.78	1.12
Trust (α=0.808)	No checking is necessary	4.75	1.45
	Have our best interests at heart	5.33	1.13
	No need questioning their motives	4.21	1.69
	Important decisions are taken without us	2.83	1.67
	Job done right even without us	4.55	1.57
	Overall trustworthiness	5.31	1.10
Intention to Invest (α=0.916)	Willing to strive solve problems with consultant	5.34	1.11
	Willing to invest in the relationship	5.03	1.17
	Willing to provide extra budget if asked	5.44	1.14
Intention to Stay (0.876)	Looking for alternatives (-)	4.96	1.51
	Willing to assign similar assignments	5.09	1.15
	Willing to assign new assignments	4.38	1.37
Affective Commitment (α=0.795)	Stay why relationship is efficient	5.30	1.24
	Stay why enjoy working together	4.37	1.54
	Stay why philosophy matches	4.13	1.43
	Stay why we think positively	5.31	1.29
	Stay why we are loyal	4.26	1.59
Calculative Commitment (α=0.871)	Hard to break the relationship	2.70	1.53
	No worthwhile alternatives	2.92	1.72
	High costs to change	3.40	1.61
Social Bonding (α=0.847)	Knowledge sharing	3.50	.70
	Investment by the consultant	3.32	.86
	Consultant adjusted	3.48	.81
	Personalized relationship	2.90	.92
Structural Bonding (α=0.902)	Invested effort and time	3.40	.76
	Tied by internal policies	2.97	.91
	Switch cost new relationship	3.98	.92
	Contact frequency	3.22	.94

Table 1: Results of Confirmatory Factor Analysis

			Service Quality			Trust	Commitment		Bonding		Behavioral Intenetions	
		PQ	HPQ	SPQ	OQ	TR	AC	CC	ScB	StB	II	IS
						Standardized regression weights						
Potential Quality	Has required personnel	0,36										
	Has required facilities	0,95										
	Has required management philosophy	0,52										
	Has a low personnel turn-over	0,69										
Hard Process Quality	Uses international and/or local network		0,74									
	Stays in budgets		0,61									
	Meets deadlines		0,72									
	Looks at details		0,75									
	Understands our needs		0,73									
Soft Process Qual-ity	Accepted enthusiastically			0,96								
	Listen to our problems			0,82								
	Open to suggestions / ideas			0,70								
	Pleasant personality			0,81								
	Argue if necessary			0,55								
	Look after our interests			0,86								
Output Quality	Reaches objectives				0,80							
	Has a notable effect				0,65							
	Contributes to our sales / image				0,52							
	Is creative				0,76							
	Is consistent with our strategy				0,60							
FIT MEASURES: X^2 = 242.12, DF=146, GFI= 0.929, AGFI= 0.912, RMSEA = 0.049												
Trust	No checking is necessary					0,76						
	Have our best interests at heart					0,59						
	No need questioning their motives					0,70						
	Important decisions are taken without us					0,70						
	Job done right even without us					0,80						
	Overall trustworthiness					0,89						
FIT MEASURES: X^2 = 5.22, DF=9, GFI= 0.949, AGFI= 0.922, RMSEA = 0.013												

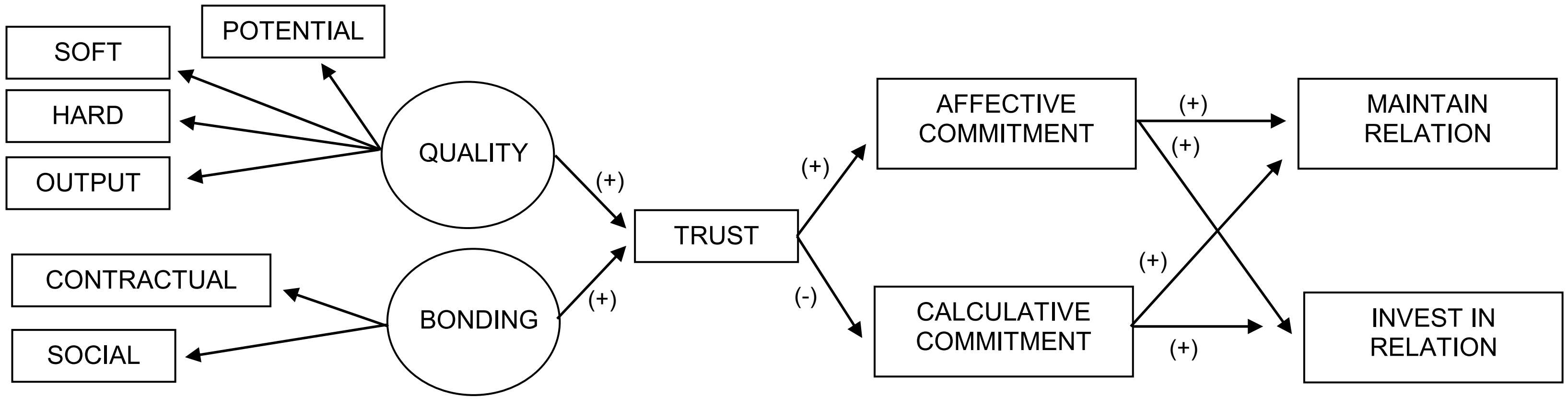
			Service Quality			Trust	Commitment		Bonding		Behavioral Intenetions	
		PQ	HPQ	SPQ	OQ	TR	AC	CC	ScB	StB	II	IS
						Standardized regression weights						
Affective Commitment	Stay why relationship is efficient						0,71					
	Stay why enjoy working together						0,68					
	Stay why philosophy matches						0,54					
	Stay why we think positively						0,48					
	Stay why we are loyal						0,83					
Calculative Commitment	Hard to break the relationship							0,46				
	No worthwhile alternatives							0,57				
	High costs to change							0,85				
FIT MEASURES: X^2 = 11.23, DF=19, GFI= 0.920, AGFI= 0.903, RMSEA = 0.031												
Social Bonding	Knowledge sharing								0,51			
	Investment by the consultant								0,54			
	Consultant adjusted								0,41			
	Personalized relationship								0,72			
Structural Bonding	Invested effort and time									0,80		
	Tied by internal policies									0,82		
	Switch cost new relationship									0,61		
	Contact frequency									0,78		
FIT MEASURES: X^2 = 51.02, DF=19, GFI= 0.926, AGFI= 0.913, RMSEA = 0.044												
Intention to Invest	Willing to strive solve problems with consultant										0,67	
	Willing to invest in the relationship										0,85	
	Willing to provide extra budget if asked										0,53	
Intention to Stay	Looking for alternatives (-)											0,77
	Willing to assign similar assignments											0,61
	Willing to assign new assignments											0,76
FIT MEASURES: X^2 = 3.14, DF=8, GFI= 0.948, AGFI= 0.892, RMSEA = 0.022												

Table 2: Correlation / Covariance Matrix

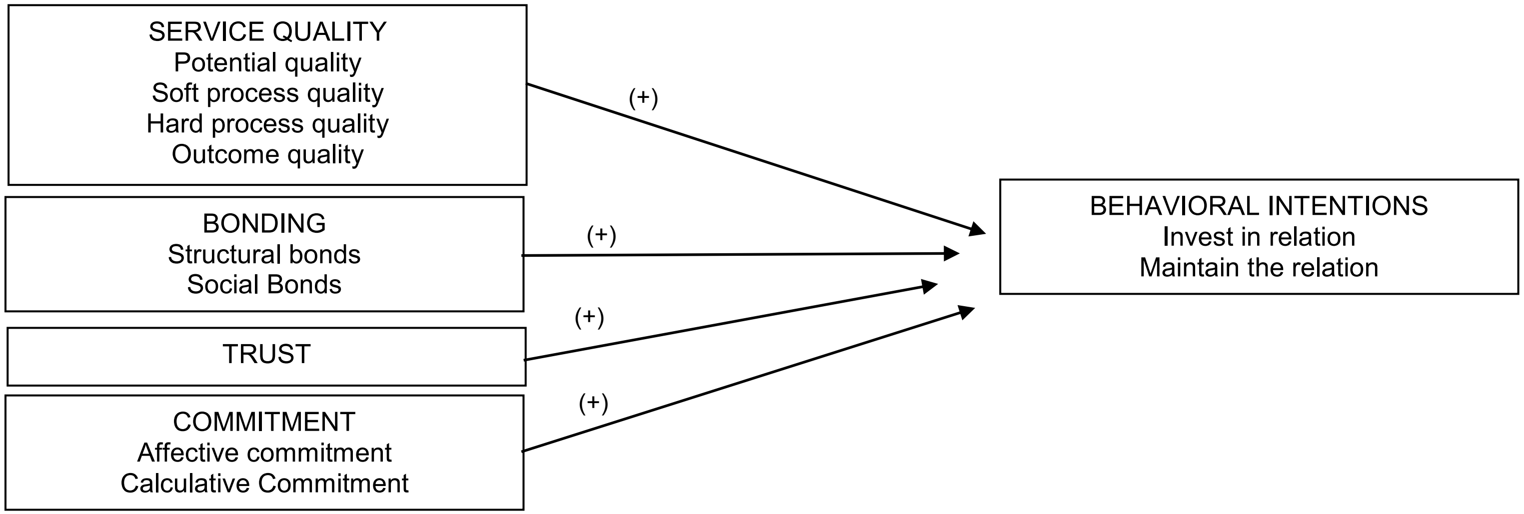
	Mean	S.D.	SQ	HQ	PQ	OQ	II	IS	AC	CC	SB	CB	TR
Soft Quality	5,42	0,99	**0,97**	0,71	0,39	0,66	0,46	0,54	0,60	-0,19	0,39	-0,09	0,54
Hard Quality	5,47	0,88	*0,61*	**0,77**	0,48	0,52	0,41	0,38	0,45	-0,20	0,35	-0,21	0,33
Potential Quality	5,07	0,74	*0,29*	*0,31*	**0,55**	0,46	0,34	0,17	0,16	-0,18	0,156	0,05	0,12
Output Quality	4,79	0,88	*0,57*	*0,40*	*0,30*	**0,77**	0,46	0,50	0,60	-0,01	0,48	0,23	0,57
Intention to Invest	4,81	0,91	*0,41*	*0,33*	*0,23*	*0,37*	**0,85**	0,76	0,36	-0,17	0,51	0,18	0,54
Intention to Stay	5,27	1,10	*0,58*	*0,36*	*0,13*	*0,48*	*0,76*	**1,21**	0,61	-0,16	0,55	0,14	0,67
Affective Commitment	4,67	1,04	*0,62*	*0,42*	*0,13*	*0,55*	*0,34*	*0,70*	**1,09**	-0,14	0,57	0,24	0,64
Calculative Commitment	3,00	1,25	*-0,23*	*-0,22*	*-0,17*	*-0,24*	*-0,19*	*-0,18*	*0,02*	**1,56**	0,15	0,35	-0,06
Social Bonding	3,30	0,56	*0,22*	*0,17*	*0,06*	*0,24*	*0,26*	*0,34*	*0,33*	*0,11*	**0,32**	0,42	0,55
Structural Bonding	3,39	0,72	*-0,36*	*-0,13*	*0,29*	*0,15*	*0,12*	*0,11*	*0,18*	*0,32*	*0,17*	**0,52**	0,32
Trust	4,50	1,01	*0,54*	*0,30*	*0,09*	*0,51*	*0,50*	*0,75*	*0,68*	*-0,08*	*0,31*	*0,24*	**1,03**

Correlations are above the diagonal, variances are on the diagonal and covariances are below the diagonal. Correlations > 0.200 are significant at $p < 0.01$ level. Correlations > 0.156 are significant at $p < 0.05$ level. n = 127

Figure 1: Explaining Behavioral Intentions from a Relationship Management Perspective: A Proposed and a Rival Model



Proposed Model



Rival Model

Table 3: Analysis of Competing Structural Models

PROPOSED MODEL		RIVAL MODEL	
Path	Estimate [a]	Path	Estimate [a]
Service quality → Soft Process Quality	0,87	Service quality → Soft Process Quality	0,61
Service quality → Hard Process Quality	0,77	Service quality → Hard Process Quality	0,75
Service quality → Potential Quality	0,58	Service quality → Potential Quality	0,66
Service quality → Output Quality	0,85	Service quality → Output Quality	0,70
Bonding → Social Bonds	0,90	Bonding → Social Bonds	0,85
Bonding → Structural Bonds	0,54	Bonding → Structural Bonds	0,34
Service quality → Trust	0,54	Quality → Behavior intentions	0,33
Bonding → Trust	0,31	Bonding → Behavior intentions	0,40
Trust → Affective commitment	0,85	Trust → Behavior intentions	0,35
Trust → Calculative commitment	-0,17	Affective commitment → Behavior intentions	0,46
Affective commitment → Intention to invest	0,86	Calculative commitment → Behavior intentions	-0,17
Affective commitment → Intention to stay	0,87	Behavior Intentions → Intention to invest	0,72
Calculative commitment → Intention to invest	-0,18	Behavior Intentions → Intention to stay	0,74
Calculative commitment → Intention to stay	-0,24		
$\chi^2_{(39)}$:33.21 GFI: 0.96 AGFI: 0.931 PCFI: 0.33		$\chi^2_{(40)}$:50.73 GFI: 0.81 AGFI: 0.69 PCFI: 0.27	

[a] Values represent standardized regression values. All estimates have a critical ratio > 1,96 suggesting that they all are significantly different from zero at the 0,05 level or better.

Table 4: A Summary of the Investigated Hypotheses and Results

	Research Hypotheses	Results
H1:	The more the client trusts the service provider the more affectively committed to the provider the customer becomes.	**Confirmed**
H2:	The more the client trust the service provider the less calculatively committed to the provider the customer becomes.	**Confirmed**
H3a:	The greater the customer's affective commitment in the relationship, the more the customer will be inclined to remain in the relationship.	**Confirmed**
H3b:	The greater the customer's affective commitment in the relationship, the more the customer will be inclined to invest in the relationship.	**Confirmed**
H4a:	The greater the customer's calculative commitment in the relationship, the more the customer will be inclined to remain in the relationship.	***Rejected***
H4b:	The greater the customer's calculative commitment in the relationship, the more the customer will be inclined to invest in the relationship.	***Rejected***
H5:	The higher the perceived quality of the service offered by the service provider the more the client will trust the provider.	**Confirmed**
H6:	The more integrated the service provider's bonding strategy the more	**Confirmed**

the customer will trust the provider.

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