

THE IMPACT OF RELATIONSHIP BENEFITS ON CUSTOMER LOYALTY IN SERVICE FIRMS

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Abstract

Customer Loyalty (CL) is largely determined by the amount of relationship benefit and commitment associated with service providers. The purpose of this study is two-fold: First, to investigate the impact of relationship benefit facets namely confidence, social and special treatment benefits on CL and secondly, to investigate the impact of multi-dimensional commitment on CL. Data collected from the customers of three different service industries: fast food outlets, restaurants and dress cleaning services was analyzed by factor analysis and regression procedures. Sobel's procedure was used to confirm the mediation effect of commitment. The results demonstrate that relational benefits have significantly positive impact on CL in selected service sectors. Moreover, relationship benefits have positive and strong impact on three facets of customer commitment and commitment influence the impact of relationship benefits on CL. This study might help marketing manager in service organizations to understand the impact of relationship development and commitment mechanism in a way that it may enhance customer's loyalty towards the current service provider.

Keywords: Customer Relationship Benefits, Customer Commitment, Customer Loyalty, Loyalty to Service Provider, Special Treatment Benefits.

JEL Classification: L 800

Introduction

Building strong customer base is an essential element in contemporary marketing dynamics. Firms may attain such a customer base and competitive advantages over rival firms through customer relationship management (CRM) (Reichheld, 1993). Retaining loyal customers for repeat selling, instead of increase in market share by finding new customers is considered more economical for companies (Sheikh & Beise-Zee, 2011). Loyal customer tends to pay a premium price to

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service provider because of the value of relationship (Reichheld & Sasser, 1990). In services sector, relationship benefits are considered as predictor of satisfaction which ultimately leads to positive consumer behavior such as loyalty (Henning-Thurau et al., 2002). On the other hand, commitment towards relationship marketing has been considered as internal aspiration for consumer and producer for remaining in long term and mutually benefited relationship (Moorman et al., 1992). This internal aspiration based on mutual benefit sets the foundation for customer and service provider to make relationship successful and fruitful (Morgan & Hunt, 1994; Gundlach et al., 1995).

Numerous research studies have examined the impact of developing customer relationship on Customer Loyalty (CL) and other related consequences, such as positive word-of-mouth, repurchase or goodbye intentions (Hassan et al., 2015; Rahimi & Kozak 2017; Al-Qeedy, et al., 2017). Yet the research studies fail to the mediating role of multi-dimensional construct of customer commitment on relationship benefits and CL in the context of a developing country like Pakistan. The present research is an effort to explore the impact of multi facet relationship benefit on affective, continuance and normative types of commitments and on the positive behavioral consequences of loyalty.

Theoretical Background

Relationship Benefits

In addition to the core product and services benefit, customer may value long-term relationship with the service provider. Relationship benefits are such which customers are likely to receive after engaging in long term relationships with the service providers (Gwinner et al., 1998). Such benefits may be further categorized as confidence, social and special treatment benefits.

Confidence benefits is defined as a positive psychological state of customer attitude towards service provider which helps in building trust and confidence at the time of encounter (Gwinner et al., 1998). Confidence benefit plays an important role in creating a loyal and committed customer, by increasing relationship competence and by decreasing the cost associated in transaction (Henning-Thurau et al., 2002). Moreover, results of the above mentioned researcher finds a strong positive association between confidence benefit and positive behavioral outcomes such as commitment.

Social benefits refer to the benefits associated with human emotions, including friendship, association, liking and personal recognition (Gwinner et al., 1998). Bitner (1995) contends that in a client-service provider relationship, social benefits help in developing mutual understanding in the pursuit for fostering beneficial relationship. Goodwin and Gremler (1996) and Henning-Thurau et al. (2002) confirm significantly positive relationship among social benefits and commitment as positive behavioral outcome.

Treatment benefits include benefits that are tangible in nature, such as, customized service to

individuals, discounts, rebate cards and any sort of special treatment (Gwinner et al., 1998). Special treatment benefit is so important that customers may leave the existing relationship with the service provider on account of expecting special treatment from the new service provider (Patterson & Smith, 2001). Customer with intent to stay in a long term relationship with a service firm expect more than satisfaction in the form of confidence, social and special treatment benefits (Gwinner et al., 1998). To be in a long term relationship between service provider and customers is considered a two way process. Each entity in this process seeks its own benefits in some way or the other. Service firms hope long lasting profitable relationship through customers in order to achieve strategic goals such as loyalty, increased customer life time value and increase in sales (Kinard & Capella, 2006; Patterson, 1996). On the other hand customers are expecting to get augmented benefits along with the core product in the form of confidence, social and special treatment benefits (Gwinner et al., 1998; Reynolds & Beatty, 1999).

Commitment

The concept of commitment stems from the literature of sociology and psychology, where the term 'commitment' is used for a particular pattern of individual behavior related to motivation or decision (Kiesler, 1971). Commitment is considered as one of the most important variables in a long lasting relationship between parties (Morgan & Hunt, 1994; Fullerton, 2003). It is a force which compels both parties to be in a long lasting relationship (Morgan & Hunt, 1994). Commitment has been used to measure such future buying intentions of buyers. Due to differences in conceptualization and operationalization, as well as, advancement in organizational psychology research, literature divides commitment construct mainly into affective (i.e. attachment because of liking and identification), calculative (referring attachment because of instrumental reasons) and normative (attachment due to felt obligations) approaches (Cater & Zabkar, 2009).

Relational partners want to stay in relationship for the reason of liking and identification elements, which create a sense of belongingness and loyalty. Emotional aspect, such as, attachment with service provider, likings and positive feelings are considered the core elements of affective commitment (Allen & Meyer, 1990). Emotionally attached customers trust their service provider more than that of non-affectively devoted customers. Affective commitment shows the affective nature of relationship amongst client and service provider based on the positive psychological condition of client towards service provider (Kumar et al., 1994; Gundlach et al., 1995). This positive psychological state and feeling in the direction of a particular brand or service provider ultimately transfers into attitudinal loyalty (Fullerton, 2003).

Calculative commitment is grounded on cost and benefit analysis by client in association with the service or product (Morgan & Hunt, 1994). It means that customer will decide to stay in a relationship if they find greater benefit than cost. One motivation for being in a relationship is to reduce the massive switching cost (Jones et al., 2002). Absence of viable alternative, discount and

other exogenous variable might be the root cause of calculative/continuance commitment which lead to the continuity consequence (Evanschitzky et al., 2006). Gilliland and Bello (2002) identifies calculative commitment as “task-oriented attachment bond based on rational decision” (p. 34).

The relational partners may also stay in a relationship due to a sense of obligation (Kumar et al., 1994) and decide to be committed to a specific service provider or company. The underlying reason of customers’ this obligation might vary, ranging from company’s association to a specific cause or customer’s specific source of obligation toward the company or product or cause (Sheikh & Beise-Zee, 2011). According to Gruen et al. (2000) normative commitment is a level by which a customer is psychologically bond to the institution on the basis of his sense of obligation to the institution. This felt obligation might be developed from a social pressure to act in certain manner or conform to certain behavioral standards (Meyer & Allen, 1997). Normative commitment is the most understudied variable among all different types of commitments.

Customer Loyalty

Customer loyalty is “a deeply held commitment to re-buy or re-patronize a product or service consistently in the future, despite situational influences and rival marketing efforts having the potential to cause switching behavior” (Oliver, 1997). CL can be a permanent and significant attitude towards anything which might be a brand, service or product. Loyalty is different than commitment in a way that commitment consists of a sense of motivation and a particular attitude towards a relationship while loyalty is a set of complex behavioral factor (Cater & Zabkar, 2009).

Zeithmal et al. (1996) argue that loyalty, as a study variable, will remain limited and neglected without its holistic view. On the basis of research findings and empirical evidences they proposed a number of behavioral dimensions namely, word of mouth communication, re- purchase intentions, price insensitivity and complaint behavior.

Relationship marketing is an important and essential component for an organization to get economic benefit by retaining the customer (Verhoef et al., 2002). As a service provider and customer engage in the process of exchange and transaction, element of relationship benefits especially confidence benefit proves to have significant impact on commitment and loyalty (Henning-Thurau et al., 2002). The impact of social benefit on loyalty is a relation that has been proved empirically in many research settings (Reynold & Beatty, 1999; Henning-Thurau et al., 2002). However, the impact of special treatment benefits on loyalty is discussed to a lesser degree with a limited discussion by Ruiz-Molina et al. (2009) focusing on retail business only. It is pertinent to mention here that the current study is an effort to see the combine impact of confidence, social and special treatment benefits on customer loyalty specifically, in retail service sector in a developing country. Therefore, it is proposed that;

H1: There is a significant positive impact of relationship benefits on customer loyalty.

Consumer perception regarding relationship benefits depends on the nature of product. Highly customized product customers tend to be more interested in relational benefits offered by the service provider than that of standardized moderate service provider (Kinard & Capella, 2006). According to the reciprocity principle, among relational benefits, confidence benefit is positively associated with the continuation of service used by the customer (Gwinner et al., 1998), and is deliberated as the utmost important factor in creating and improving commitment (Goodwin & Gremler, 1996; Henning-Thurau et al., 2002). Social benefit helps companies in building service based social relationship with customers in order to improve and extend relationship for a long period of time i.e. commitment (Bitner, 1995). According to Dagger et al. (2011) among the different relational benefits social benefit found to have significant impact on commitment. Combining all these three components of relationship benefits it is proposed that:

H2: There is a significant positive impact of relationship benefits on customers' commitment.

In persuasion of fostering long term relationship between the client and the service provider commitment plays a very important role (Wang et al., 2009). The stability of relationship mainly depends on commitment. Commitment has always been considered as one of the main antecedent of positive behavioral outcomes from customer. Committed customers tend to regard relationship and give proper attention in fostering relationship. Majority of researcher consider commitment and loyalty as two distinctive construct and consider commitment as antecedent of loyalty (Havitz, & Howard, 1999; Henning-Thurau et al., 2002; Fullerton, 2005; Brown & Peterson, 1994). Commitment of customer develops at the stage when they repurchase or re-buy without any expectation of encouragement from the service provider. In fact, the deeply held commitment from customer results in development of loyalty. Commitment is also termed as "resistance to change" and an antecedent of loyalty (Havitz & Howard, 1995). Among the multi-dimensional construct of commitment, affective commitment has significant influence than of calculative/continuance commitment (Fullerton, 2003; Evanschitzky et al., 2006). Furthermore, Evanschitzky et al. (2006) concluded that behavioral loyalty from customer is mainly because of affective commitment. Hence it is proposed that:

H3: There is a significant positive impact of customer's commitment on customer's loyalty.

H4: Customer commitment mediates the impact of relationship benefits on customer loyalty.

Considering the above mentioned hypothesis and literature a schematic diagram is proposed as shown in Figure 1. Relationship Benefit as independent variable helps to determine customers' commitment and customer loyalty towards the product or services of a company.

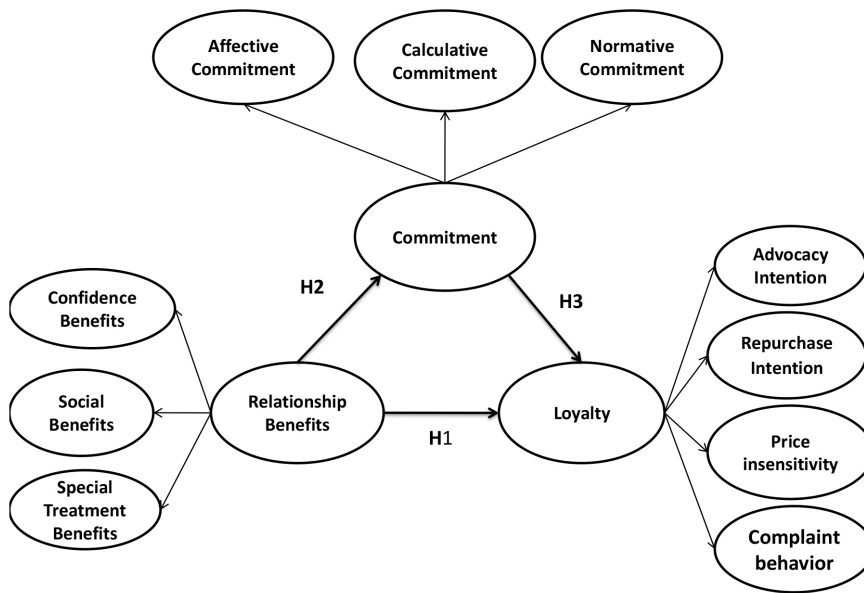


Figure 1: Conceptual framework

Research Methodology

The current research was designed to examine the association among Relationship Benefit (RB) on behavioral CL, and to check the mediating role of commitment. Confidence benefits, Social benefits and Special treatment benefits were taken as facets of RB. RB was used as a independent variable, while LOYALTY as dependent and facet of COMMITMENT as mediating variable. The data was collected from customers of restaurants, dry cleaning and fast-food service providers located in Rawalpindi/Islamabad, the twin cities of Pakistan, following the taxonomy of service categorization as proposed by Bowen (1990). Service sector was divided in three groups namely; (1) “High contact, customized personal service”, (2) “Moderate contact, semi customized, non-personal services” and (3) “Moderate contact, standardized service”. High contact, customized personal service category includes 10 restaurants, moderate contact customized personal service sector include the 5 laundry services and the moderate contact, semi customized, non-personal service organization used for survey includes 10 fast food outlets. The names of the organizations/companies have not been shown for the sake of anonymity but broadly categorized as displayed in Table 1.

Table 1

Broader categories encompassing different respondents approached in different sectors.

	No & Types of Organizations	Respondents' Distribution
High contact, customized personal service	10 Restaurants	200
Moderate contact, semi customized, non-personal services	5 Dry Cleaning Companies	200
Moderate contact, standardized service	10 Fast-food Outlets	200
Total		600

Total 700 subjects were approached randomly, of which 600 participants actively contributed in the study, 200 customers from each group. For data collection, structured close ended questionnaire was adopted having combined items related to RB, Commitment and CR. RB scale was adopted from the study of Gwinner et al. (1998), while for the affective commitment, continuance commitment and normative commitment from the work of Allen & Meyer (1990) and for Loyalty from Zeithaml et al. (1996). Seven point Likert scale was used for measuring all the items, with 1 representing 'strongly disagree' and 7 'strongly agree'.

Analysis

Data is analyzed through descriptive statistics, and applying correlation, regressions, exploratory and confirmatory factor analysis by using IBM SPSS 20 and AMOS 20. Sobel (1982) test is used to check the mediating effect between independent and dependent variable. Descriptives are shown in Table 2. The relative position of the key responses is shown through mean and standard deviations (SD). The value of means show that majority of the responses fall within 5 (agree somewhat) category.

Table 2

Descriptive Statistics of Variables

Variables	No. of Items	M	SD	A	VE
Confidence Benefit	4	5.04	1.20	.82	.55
Social Benefit	4	5.24	1.11	.80	.51
Special Treatment Benefit	4	5.21	0.97	.88	.45
Affective Commitment	3	5.20	1.23	.77	.56
Calculative Commitment	3	5.18	1.21	.73	.56
Normative Commitment	3	5.18	1.18	.82	.62
Advocacy Intentions	3	5.39	1.04	.71	.50
Price Insensitivity	3	5.27	1.02	.70	.45
Repurchase Intentions	2	5.04	1.23	.71	.47
Complaint Behavior	4	5.09	1.05	.78	.47

α represents Cronbach alpha.

As there are 33 items measuring different theoretical constructs, Exploratory Factor Analysis (EFA) is employed by Principal Component Analysis (PCA) in order to confirm that items are factor-loading together in expected number of groups. Our conceptual model has three basic constructs i.e. RB, COMMITMENT and LOYALTY, that's why, three different EFA are performed for related items separately, as shown in Figure 1.

Table 3

Extracted Rotated Component Matrix

		Extracted Components			
		1	2	3	4
For Relationship Benefits (RB)	CB1	.742			
	CB2	.822			
	CB3	.841			
	CB4	.814			
	SB1		.801		
	SB2		.836		
	SB3		.768		
	SB4		.748		
	STB1			.731	
	STB2			.782	
	STB3			.796	
	STB4			.714	
For COMMITMENT AC1	AC1	.778			
	AC2	.864			
	AC3	.831			
	CC1		.809		
	CC2		.806		
	CC3		.787		
	NC1			.841	
	NC2			.865	
	NC3			.857	
For LOYALTY	ADI1	.799			
	ADI2	.823			
	ADI3	.712			
	PRI1		.552		
	PRI2		.836		
	PRI3		.834		
	RI1			.882	
	RI2			.845	
	CMB1				.725
	CMB2				.776
	CMB3				.794
	CMB4				.771

Extraction Method: Principal Component Analysis for all constructs separately.

Rotation Method: Varimax with Kaiser Normalization for all constructs separately.

This process extracted three components for RB construct, explaining 62.871% of total cumulative variance, as shown in section one of Table 3. Three components are extracted for COM-

MITMENT related construct, which explains 70% of total cumulative variance. Finally, four components are extracted for customer LOYALTY construct, which explains 64.767% of total cumulative variance. For all components Varimax with Kaiser Normalization rotation technique was applied in order to get explicit identification of factor loadings.

Confirmatory Factor Analysis

Confirmatory Factor analysis (CFA) is performed in order to check measurement models validity aimed at RB, COMMITMENT and LOYALTY constructs and to check either hypothesized measurement models as specified by theory best fit the collected data. First and second order levels of CFA models for each constructs are shown in different sections of Figure 2, with related measurement error terms and estimation residuals. Number of estimated parameters and goodness-of-fit statistics in lieu of all these constructs are presented in Table 4. It is evident from the hypothesized model of RB that it fits well with the collected data as indicated by different statistics, such as, CFI of 0.913 and RMSEA of 0.081. Same is true for other two constructs as well.

Table 4:
Parameters and Goodness-of-Fit statistics

	Constructs		
	RB	COMMTMENT	LOYALTY
1 st order Regression Coefficients	9	6	8
2 nd order Regression Coefficients	3	3	4
No. of measurement error variances	12	9	12
No. of residual error terms	3	3	4
Total No. of estimated parameters	27	21	28
Moments or No. of data points [p (p*+1)] /2	78	45	78
df= No. data points - No. of estimations	51	24	50
χ^2	252.356	51.168	223.905
Goodness-of-fit index (GFI)	.930	.981	.942
CFI	.913	.983	.897
RMSEA	.081	.043	.076
Hoelter's .01 index	184	504	204

*P represents total number of variables used in a construct

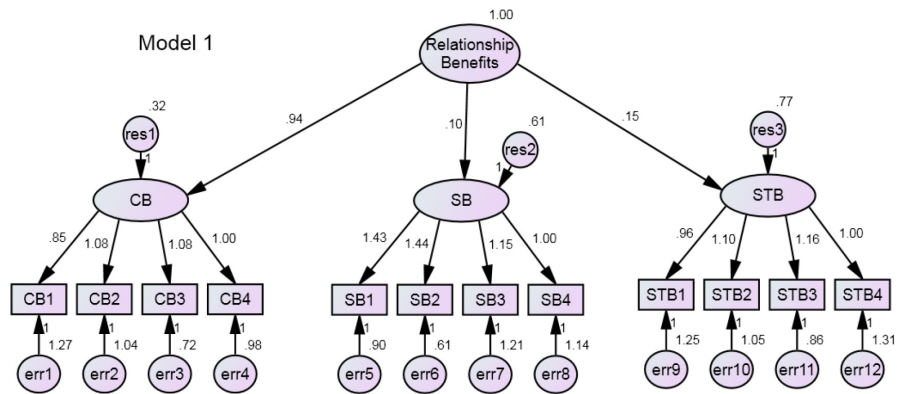


Figure 2: Unstandardized Models Estimation

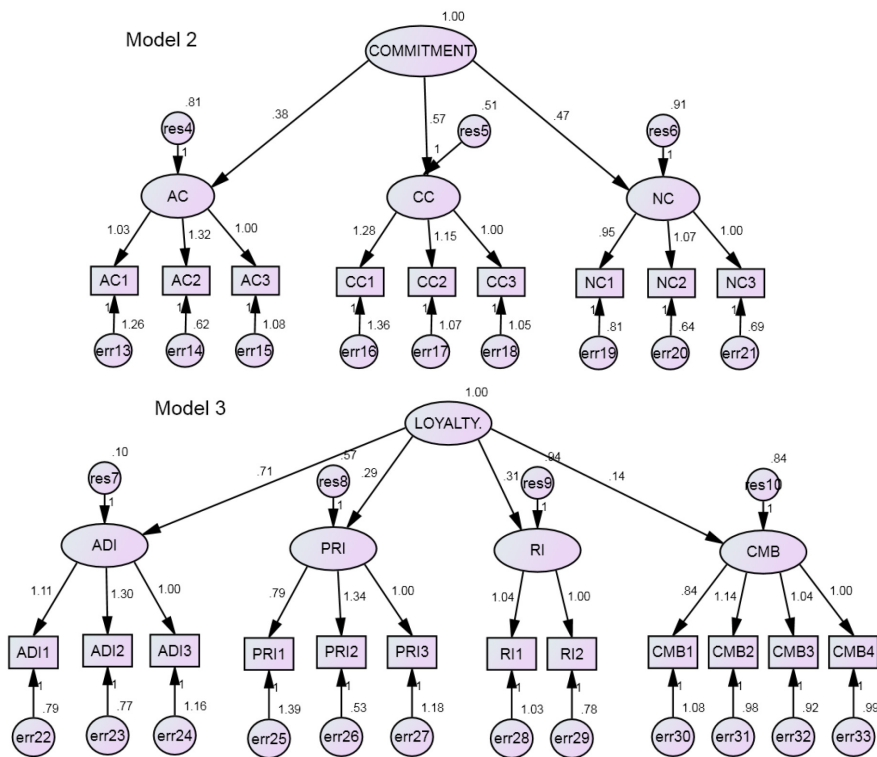


Figure 3

Table 5
Regression Models

Independent Variable	Model A	Model B^a	Model C	Model D
Constant term	3.198*** (0.178)	2.575*** (0.218)	3.241*** (0.153)	2.471*** (0.185)
Relationship Benefits (RB)	0.387*** (0.034)	0.505*** (0.042)		0.245*** (0.036)
Commitment^a			0.378*** (0.029)	0.283*** (0.031)
R	0.422	0.526	0.468	0.526
R²	0.178	0.276	0.219	0.276
N	600	600	600	600

Dependent variable: Customer Loyalty (CL) for Model A, C, D

^aDependent variable : Commitment for Model B

*** indicates $p < 0.01$, Standard Error in parenthesis

Multiple Regression Analysis

After validating the measurement models, multiple regression is applied to analyze the stated hypothesis for this research. Regression Model A in Table 5 shows that RB have positive effect on LOYALTY, as a unit change in RB as independent variable fetches 0.387 units change for dependent variable ($b = 0.387$, $p < .01$), hence proving H1. According to Model B, a unit change in independent variable RB brings 0.505 units change in dependent variable COMMITMENT ($b = 0.505$, $p < .01$) with high correlation ($r = .444$, $p < 0.01$), hence proving H2. According to Model C a unit change in COMMITMENT, now as independent variable, brings 0.378 units change in dependent variable LOYALTY with high correlation ($r = .468$, $p < 0.01$), hence proving H3.

For the assessment of mediation effect regression Model D is calculated, by inclusion of an additional variable COMMITMENT in Model A. The contribution or effect of RB variables on LOYALTY decreases from $b = 0.387$ ($p < .01$) to $b = 0.245$ ($p < .01$), as evident from Model A and D. However, this reduction in coefficient term of LOYALTY has not shown statistically equal to zero – as a condition of complete mediation. However, value of R² improves. Therefore, it is determined that partial mediation effect exists of COMMITMENT on RB –LOYALTY relationship, hence proving H4. Furthermore, significance of this mediation effect is analyzed with the help of Sobel (1982) Test.

Sobel Test

Sobel test as a predictor of mediation effect (Preacher & Hayes, 2004), is essentially, a dedicated t-test. It is tool that helps to determine the amount of effect decrease in independent variable, after adding mediator in the model. Following the Z-distribution, the calculated (critical) ratio between the coefficients' product of indirect paths (ab) and respective standard errors (sab) is

matched with critical value given by the standardized normally distributed appropriate alpha value. Roughly critical value for the two-tailed test, assuming that the sampling distribution of the product of indirect coefficients (ab) normal, at $\alpha = .05$ is ± 1.96 . Here 'a' and 'b' represents the coefficients of indirect paths or more precisely saying 'a' is coefficient of RB in regression equation of RB→COMMITMENT and 'b' is the coefficient of COMMITMENT→LOYALTY. The simple total effect of RB on LOYALTY is represented with c, while c' is the effect of RB on LOYALTY with mediation factor of COMMITMENT. Whereas, standard errors of a, b and ab are denoted by s_a , s_b and s_{ab} respectively as shown in Table 6. The value of $s_{ab} = 0.021627$ is calculated by using the following formula:

$$s_{ab} = \sqrt{a^2 s_b^2 + b^2 s_a^2 + s_a^2 s_b^2} \dots \dots \dots (1)$$

According to Sobel (1982) if critical ratio falls outside of the stated interval ± 1.96 at given confidence level the mediation effect is considered significant. The critical ratio $Z_{ab} = ab / s_{ab}$ is 8.82205 for this study indicating that mediation effect of COMMITMENT falls outside the $1.96 \pm$ interval, suggesting that the mediation effects is statistically significant.

Table 6
Coefficients and respective standard errors

Coefficients	Model A	Model B	Model C	Model D
c,	0.387			
a, s_a		0.505, 0.042		
b, s_b			0.378, 0.029	
c'				0.245
ab, s_{ab}			.1908, 0.0216	

Where s_a , s_b and s_{ab} represents standard errors of a, b and ab.

Discussion and Conclusion

This study was initiated with an objective of testing the relationship of three facets of Relationship Benefits: confidence benefit, social benefit and special treatment benefit from three different service industries categorize by Bowen (1990), on Customer Loyalty and bridging three different facets Commitment as mediator. The study is conducted by contacting the customers of restaurants, fast food and dry cleaning industry, with convenient sampling.

The results are showing significantly positive impact of Relationship Benefits upon customer loyalty as evident from H1. It means that customers strongly tied up in relationship with companies show higher level of loyalty towards company. Moreover, results show a significant positive impact of customer relationship on commitment, as evident from H2, illustrating that customer highly

engaged in relationship with companies find himself/herself more bound to stay with the service provider than those customers with less strong relationship.

The mediating effect of commitment on customer relationship and loyalty, as proved by regression analysis and Sobel test, highlight the importance of customer's commitment. It means that when companies give more attention, dedication and time to the customers, a customer relation is developed with the service provider, leading toward the development of customer commitment. Once customer's commitment is developed towards the company, customer becomes repeat buyer and more loyal and as a result commitment starts playing an affective role. If a company has consistency in delivering relationships and cultivate customer's commitment it will ultimately cultivate customer loyalty.

The findings of this study may help marketing manager of service organizations to understand the importance of design customers' relationship mechanism in such a way that may enhance commitment towards company. This research also suggests that managers should devise different strategies to create customers' positive emotions and long term social bondage for mutual benefits and improving commitment in order to get results in terms of future positive intentions.

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