

“I WILL HAVE NO OTHER!” – THE ROLE OF COMMUNICATION AND TRUST IN DRIVING EXCLUSIVE BEHAVIOR

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ABSTRACT

Marketers are increasingly interested in establishing true loyalty since it can greatly extend an organization's relationship marketing efforts. This paper focuses on an underrepresented aspect of true loyalty (i.e., exclusive behavior) and investigates the role that some of the most important relational exchange constructs (i.e., communication, trust, affective commitment) play in creating emotionally bonded, truly loyal customers in a retail-service environment. Survey data from 444 customers of a regional coffee house chain was analyzed with hierarchical regression analysis. Results show that trust in the retailer moderates the relationship between retailer communication quality and customer affective commitment, such that the impact of increasing quality communication on affective commitment was strongly positive and significant under conditions of higher trust in the retailer and nonsignificant under conditions of lower trust. Affective commitment was found to mediate the effect of the interaction on customer exclusive behavior. These results point to the importance of communication as a managerially relevant variable, but its effect is negated if consumers do not trust the retailer. Results highlight the importance of continued trust-building efforts in creating emotionally bonded consumers who often exhibit exclusive patronage behavior. Such findings suggest that communication and trust play an important role in B2C relationships and deserve the same attention as received from B2B academics and practitioners.

INTRODUCTION

In today's competitive environment, relationship marketing (RM) has become a priority for businesses as firms struggle to gain a larger share of the market. Building customer loyalty not only increases sales performance, but also lowers costs and offers a less expensive route

than customer acquisition (Reichheld and Sasser 1990). Countless studies are devoted to discovering what drives loyalty, but often they mistakenly use loyalty behaviors (e.g., repeat purchases) as a proxy for "true loyalty" (e.g., Fournier 1998). Yet, research shows that many of these loyalty behaviors can also be explained by inertia (Wu 2011; Huang and Yu 1999; Odin, Odin, and Valette-Florence 2001). Rather, the ultimate loyalty hoped to be gained by firms is characterized by a high relative attitude and high repeat purchase behavior (Dick and Basu 1994) in which consumers "...will have no other" (Oliver 1997, p. 392) and are emotionally committed to the firm (Wu 2011). Firms want to understand the environment and strategies that create customers that not only exhibit behavioral loyalty trends (e.g., repeat purchasing, exclusivity), but also possess the emotional attachment to the company to drive these behaviors in the future (Grisaffe and Nguyen 2011). In addition, it is this emotional attachment that creates customer advocacy and other prosocial customer behaviors that positively affect not only the focal relationship but other customer relationships (e.g., Melancon, Noble, and Noble 2011). Therefore, there has been a recent focus by both academics and practitioners to further understand what drives true loyalty behavior. The goal of this research is to shed light on the mechanisms which develop emotionally bonded customers who exhibit exclusive patronage behavior.

This research contributes to the literature by using traditional relational constructs (i.e., trust and affective commitment) to explore the link between one of the most important relationship marketing strategies (i.e., communication) and one of the most important relational outcomes (i.e., exclusive behavior) in a retail setting. Recent work suggests that communication might be *the* single most important antecedent to relational outcomes (Palmatier 2008). Trust is noted as the foundational component of relationships (Spekman 1988), while commitment is the largest differentiator of spurious loyalty

based on inertia and true loyalty (Wu 2011). However, some scholars have called into question the efficacy of firms' relationship strategies in building trust (O'Malley and Prothero 2004). These researchers call for greater delineation of the role of trust in B2C contexts. Further, recent research has revealed that trust might act as more of a filter in relational exchanges, providing a basis for interpreting interactions rather than driving specific emotional or behavioral outcomes (Walz and Celuch 2010; Parayitam and Dooley 2009). The trust-commitment relationship has been well established, but no empirical research explores the role of trust as a moderator, especially in the link between communication strategies and commitment.

The overriding goal of this study is to help marketers understand how communication can lead to emotionally attached customers that exhibit exclusive behavior. In addition, we explore how trust might play a moderating role rather than a mediating role in this process. The following sections provide a review of relevant literature and build reasoning and support for the proposed relationships. Following a description of the methodology and results, the article concludes with a discussion of theoretical and managerial implications.

Relationship Marketing and True Loyalty

Relationship marketing (RM) is "the process of identifying, developing, maintaining, and terminating relational exchanges with the purpose of enhancing performance" (Palmatier 2008, p. 5). The point of RM is to create mutually beneficial exchanges and interactions that bond the customer to the selling organization rather than to competitors. Companies do not want to share customers or have inert customers purchasing out of habit. Rather, companies desire true loyalty behaviors that include exclusive purchasing behavior (Liu 2007) where the company gets all the customer's purchases and referral behavior (e.g., Dean 2007) in which the company gets more customers from referrals. These loyalty behaviors are the type motivated not by constraints or habit but by emotional bonds formed between the company (or its representatives) and the customer (e.g., Zhang and Bloemer 2008; Wang 2002; Dean 2007). The bonds that unite buyer and seller together are the

foundation of RM (Roberts, Varkie, and Brodie 2003). The emotional bond, often overlooked by researchers and practitioners, is a necessary element for lasting relational exchanges (Wu 2011). This bond is manifested by affective commitment, which is defined as "a customer's attachment to, identification with, and involvement in the organization" (Auh, Bell, McLeod, and Shih 2007, p. 362; Meyer and Allen 1991).

The Moderating Role of Trust in the Communication-Affective Commitment Relationship

How do you create this bond, affective commitment, which leads to exclusive behavior? Communication has long been recognized as a foundational element of relational exchanges (e.g., Dwyer, Schurr, and Oh 1987; Mohr and Nevin 1990), with links to satisfaction (e.g., Mohr and Spekman 1994), trust (e.g., Morgan and Hunt 1994), and commitment (e.g., Anderson and Weitz 1992). Recently, research has revitalized and intensified the role of communication in the relational exchange process noting it as "... the most universally positive antecedent in terms of strengthening initial levels of trust and commitment, as well as relating to positive growth rates in the future" (Palmatier 2008, p. 62). This study is interested in communication quality since research has pointed to its critical role in relationship success (e.g., Mohr and Spekman 1994) and its importance over other dimensions (Andersen 2001). We define communication quality as the customer's perception of the quality of the information received from the seller regarding its products and services (Mohr and Spekman 1994).

While most of the work on communication in RM has been conducted in the B2B literature (e.g., Mohr and Nevin 1990; Morgan and Hunt 1994), its role in managing consumer relationships is just as important, especially in the services sector. Communication plays a large role in reducing uncertainty, which is especially helpful in a services context with its intangible nature and credence properties. In one of the few studies of communication in a B2C retail context, Guenzi, Johnson, and Castaldo (2009) found that communication was the only managerially controlled variable in their model of four

antecedents that drove customer trust in the salesperson, store, and products. Nonetheless, we must look to B2B literature to determine the role that communication plays in building emotional bonds and affective commitment in relational exchanges. This research shows that communication positively impacts affective commitment (e.g., Anderson and Weitz 1992; Mohr, Fisher, and Nevin 1996). Therefore, we suggest that communication plays a pivotal role in building affective commitment in a retail-service context.

However, research has pointed to the fact that boundary conditions might exist for how communication processes work in relationships (Mohr et al. 1996). A construct that has received significant attention in B2B settings which might be relevant to understanding relational boundary conditions is trust. Most studies have only considered the main or mediating effect of trust in relational outcomes (Dirks and Ferrin 2001). For example, the B2B and B2C literature provide support for direct relationships between communication and trust (e.g., Morgan and Hunt 1994; Ball, Coelho, and Machás 2004), and trust and commitment (e.g., Morgan and Hunt 1994; Geyskens, Steenkamp, Scheer, and Kumar 1996; Kim and Frazier 1997; Zhang and Bloemer 2008).

Dirks and Ferrin (2001) raise theoretical and empirical considerations that point to the appropriateness of examining the role of trust as a moderator influencing individual behavior. They suggest that trust may act as a filter through which interactions are assessed and as such trust may interact with communication. Further, Dirks and Ferrin (2001) point to the mixed results associated with tests of direct effects for trust in organizational settings. For example, trust has been found to positively influence organizational citizenship behavior and organizational commitment (Pillai, Schriesheim, and Williams 1999), compliance with a decision (Kim and Mauborgne 1993), and intent to remain with an organization (Robinson 1996). In contrast, nonsignificant effects for trust have also been observed for organizational citizenship behavior (Deluga 1994), commitment (Brockner, Siegel, Daly, Tyler, and Martin 1997), goal acceptance (Oldham 1975), and dyad performance (Schurr and Ozanne 1985). The idea that trust may provide the condition under which certain effects may operate is one explanation for these mixed results (Dirks and Ferrin 2001). Note that Dirks

and Ferrin (2001) are not arguing against trust as a mediator but are arguing for “expanding the discussion” on how trust may work. Finally, as highlighted by these researchers, thinking of trust as a moderator as opposed to a mediator implies different conceptual understanding and practical intervention. Thus, expanding our understanding of how we typically think the trust construct works is an important advance for research and practice, particularly, in the B2C area.

Therefore, we contribute to the literature by exploring the moderating role of trust on the relationship between communication quality and affective commitment. Following related research (Chiou and Droge 2006; Davis-Sramek, Droge, Mentzer, and Myers 2009), this study focuses on the cognitive component of trust. The belief component focuses on the confidence that a partner has in the dependability and reliability (Sirdeshmukh, Singh, and Sabol 2002), integrity (Morgan and Hunt 1994), or benevolence of the other party (e.g., Anderson and Narus 1990). We investigate the integrity and benevolence dimensions of trust (Ball et al. 2004) since our communication quality construct is measured by aspects of accuracy and completeness (similar to the concept of reliability). Specifically, we propose the following (see Figure 1):

H1: Trust in the retailer will positively moderate the relationship between communication quality and affective commitment (such that the positive impact of communication on affective commitment will be stronger when trust in the retailer is higher).

The Mediating Role of Affective Commitment among Trust Communication and Exclusive Behavior

Commitment, or an enduring desire to maintain a relationship (Moorman, Zaltman, and Deshpandé 1992), has long been a central construct in studying relational exchanges (e.g., Morgan and Hunt 1994). Dwyer et al. (1987) delineated commitment as the last stage in relationship development, highlighting it as one of the most desirable goals for relational exchanges. Commitment is a key psychological bonding construct regardless of context (Fullerton 2005)

and is a motivator behind a diverse set of loyalty behaviors and attitudes (e.g., Dean 2007). Research shows that commitment is the one thing that separates spurious loyalty based on inertia from true loyalty (Wu 2011).

Furthermore, the construct is characterized by three varying dimensions: affective, continuance, and normative. Whereas affective commitment represents the psychological bond, liking, and/or identification of one party to another, continuance commitment is due to the associated costs of dissolving the relationship with the other party. Normative commitment is a bond that develops due to a perceived moral obligation to remain in the relationship (Meyer and Allen 1991; Gruen, Summers, and Acito 2000). Since affective commitment represents an internal motivation based on positive emotional bond, it is the dimension utilized in this research. Additionally, research from a variety of contexts is increasingly supporting the use of affective commitment, over normative and continuance commitment in relational exchange models due to its stronger relationship with loyalty behaviors of all kinds (e.g., Evanschitzky, Gopalkrishnan, Plassmann, Niessing, and Meffert 2006; Fullerton 2005; Melancon et al. 2011). We define affective commitment as “a customer attachment to, identification with, and involvement in the organization” (Auh et al. 2007, p. 362; Meyer and Allen 1991).

A great deal of attention has been devoted to debating the conceptualization of loyalty. Loyalty is typically defined either from a behavioral or affective perspective. For example, behavioral loyalty is conceptualized by the diverse set of behaviors that signify that a customer has a relationship with a firm – positive word-of-mouth, repeat purchasing, and increased share of wallet (e.g., Sirdeshmukh et al. 2002; Chaudhuri and Holbrook 2001). Affective loyalty (sometimes referred to as attitudinal loyalty) reflects a customer’s emotion, attitude, preference for, or degree of disposition with the firm or brand (e.g., Oliver 1999; Bhattacharya and Sen 2003). Researchers argue that behavioral loyalty alone is simply a reflection of spurious behavior or inertia

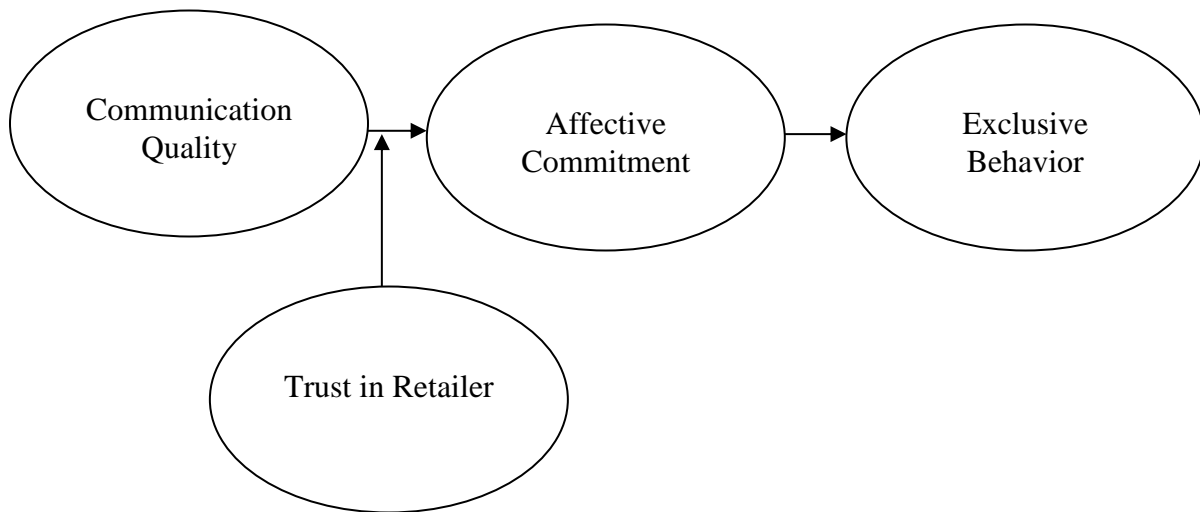
on the part of the consumer. However, attitudinal loyalty is akin to preference. Oliver (1999) describes the progression of loyalty through phases, in which he proposes that most conceptualizations of loyalty are not “true” loyalty, but rather a stage of preference. The “phases” perspective proposes that loyalty progresses from occurring in a cognitive, then affective, and then a conative fashion before consumers become loyal with their actions (Oliver 1997). He goes further to describe a state of “ultimate loyalty” in which the consumer will “have no other” and will pursue the object “against all odds and at all costs.”

It is this stage of loyalty that we address in this research, particularly by exploring the “have no other” (i.e., exclusive behavior) aspect. Not many other studies have looked at exclusive behavior as an outcome in relational models in any context (though see Liu 2007), even though exclusive behavior is a much more attractive goal than only retention or repeat purchasing, has practical implications for “share of wallet” measures (Liu 2007), and often leads to positive firm performance (Palmatier 2008). Affective commitment has been shown to lead to many loyalty behaviors, such as advocacy (Melancon et al. 2011), price insensitivity (Bloemer and Oderkerken-Schröder 2007), purchase intention (Dean 2007), and willingness to purchase more (Zhang and Bloemer 2008), and Wang (2002) found that affective commitment led to exclusive intention in three different consumer product samples. The current study goes beyond these studies, and we address an important gap in the literature by further examining affective commitment’s relationship with the important outcome of exclusive behavior. We propose that (see Figure 1):

H2: Affective commitment will mediate the relationship between the communication x trust interaction and exclusive behavior

Figure 1

Hypothesized Relationships

**METHOD**

This study employs a cross-sectional, single retailer approach that provides control over contextual effects. The approach has been used by the majority of studies in the relationship literature (c.f., Garbarino and Johnson 1999; Liu 2007). Even though the relationships are constrained to a single retailer, an acceptable amount of variance can be expected if the retailer is represented by multiple retail locations where customer experiences could differ.

Responses from customers of a large regional coffee house were used to test proposed relationships. A coffee house was deemed a good context for the investigation of the retailer-customer relationship for a few reasons. The offering includes both a product and service. Also, the very nature of customers' behavior related to coffee shops makes them a good context for studying relationship issues. For example, the frequency and duration of visits vary substantially across customers, with some customers visiting coffee shops once every three months and others three times a day. Similarly, some customers use drive-through options while others visit the store for extended periods of time. A large regional coffee house was chosen as the specific context

for this study because of some unique characteristics. It is an extension of the nation's largest family-owned coffee brand and serves four geographic markets with 30 locations. The coffee brand has been serving the local markets for 90 years, with the potential for some strong customer relationships. Furthermore, the coffee house holds a substantial market share in the areas that it serves yet has at least three major competitors in its markets, increasing the likelihood that not all customer relationships are completely committed.

Procedure, Questionnaire, and Sample

To assure variability across retailer-customer relationships and that the sample size was large enough to detect the possible effect of moderation, we utilized a non-probability convenience sample. However, the possibility of common method bias was reduced by using two modes of administration, and we ensured breadth by drawing from two "pools" of potential respondents. Customers of the coffee house were sampled to reach those at "active stages" of the relationship. In addition, members of a community organization were also utilized to expand the representativeness of consumers that held varying levels of relationships with the coffee house.

Both paper and online versions of the questionnaire were distributed, and all respondents were informed of the purpose of the study and that their responses would be anonymous. The questionnaire included measures of respondent perceptions related to model constructs and demographic descriptors.

Store intercept surveys were conducted in five stores over a four-week period. In addition, an online survey was emailed to members of a local community organization requesting their participation in the study. Given the context of the study, exploring relational process constructs such as trust, affective commitment, and exclusivity, a screening question was utilized in which individuals with no knowledge or only awareness of the coffee house were eliminated from participation. This was deemed critical as assessments of relational constructs would have no basis in experience for these individuals. Thus, individuals that self-reported some patronage (but not necessarily exclusive patronage) were retained. Note that this initial screening question was different from the key dependent variable that assessed an individual's specific perception (on a Likert-type format) related to exclusive patronage. This procedure resulted in a total of 444 usable surveys for individuals identified as active customers.

The average respondent age was 32 (with a range of 18-76) and 54% were female. Thirty-seven percent of respondents had some college, and 32% held a bachelor's degree. Managers/professionals and full-time students accounted for 35% and 43% of respondents, respectively. A majority of the sample (51%) had been a customer of the coffee house between one and five years. The average number of visits per month to the coffee house for a respondent was eleven.

Measures

The questionnaire included measures of respondent perceptions related to the communication quality of the retailer, their trust in the retailer, their affective commitment to the retailer, their exclusive patronage behavior to the

retailer, and demographic descriptors. Table 1 includes a complete description of construct items.

Communication quality broadly assessed the customer's perception of the quality of communication they have received from the coffee house (Mohr and Spekman 1994). The measure consisted of two, five-point items relating to the accuracy and completeness of product information. Communication quality was included as a construct because of its pivotal role in relationship creation and evolution (c.f., Palmatier 2008).

Two aspects of retailer trustworthiness were captured from respondents and combined to form the trust construct. Benevolence was appraised with two, five-point items adapted from previous research, assessing respondents' belief that the coffee house acts in the best interest of the customer and goes out of its way for the customer (Sirdesmukh et al. 2002; Verhoef, Franses, and Hoekstra 2002). Also adapted from previous work, integrity was measured with two, five-point items assessing respondents' belief that the coffee house can be characterized as an organization that upholds ethical standards (e.g., "keeps its promises") (Verhoef et al. 2002).

The affective commitment construct assessed customer feelings for and emotional attachment to the retailer. Four, five-point items, adapted from previous work, assessed respondents' pride in being a customer, caring about the company's long-term success, attachment to the retailer, and the guilt they would feel if they visited another coffee house (e.g., Garbarino and Johnson 1999; Verhoef 2003).

To assess customers' exclusive patronage behavior, respondents were asked to indicate their agreement with the item "Only visit _____ and no other coffee houses" (e.g. Wang 2002). The five-point item was scaled "strongly disagree" to "strongly agree".

TABLE 1
Confirmatory Factor Analysis Results

Constructs and Items	Standardized Coefficient
Communication Quality (Mohr & Spekman, 1994)	
My perception of _____ is that it ...	
Provides accurate information about its products and services.	.84
Gives complete information about its products and services.	.75
Trust (Sirdeshmukh et al. 2002; Verhoef et al. 2002)	
My perception of _____ is that it ...	
Has customers' best interest at heart.	.66
Goes out of its way for customers.	.72
Won't take advantage of its customers.	.83
Keeps its promises.	.80
Affective Commitment (Garbarino & Johnson, 1999; Verhoef 2003)	
Regarding your relationship with _____, you...	
Feel proud to be a customer.	.66
Care about the long-term success of _____.	.69
Feel guilty if you visit other coffee houses.	.60
Remain a customer because you feel an attachment to _____.	.75
Exclusive Behavior (e.g. Wang, 2002)	
Regarding your relationship with _____, you...	
Only visit _____ and no other coffee houses.	

All standardized coefficients are significant at $p < .01$.

All measures are scaled with five points, strongly disagree/strongly agree.

RESULTS

The primary purpose of this study was to test for mediated moderation, that is, that the effect of perceived quality of retailer communication on customer affective commitment varies across levels of trust in the retailer with the combined effect working through affective commitment to influence exclusive behavior. Before addressing the research hypotheses, reliability, convergent validity, and discriminant validity were assessed for all multi-item measures. Measures were above recommended thresholds for Cronbach's Alpha and composite reliability (composite reliabilities for communication quality = .78, trust = .84, and affective commitment = .77) (Fornell and Larcker 1981). Confirmatory factor analysis was used to

assess the convergent validity of measures, and observed indicators were all statistically significant ($p < .01$) for their corresponding factors. Measurement model fit statistics (χ^2 (32) = 86.090, $p = .000$, TLI = .95, CFI = .97, RMSEA = .06) suggested that the observed indicators are representative of constructs. Table 1 presents measures used in this study.

Discriminant validity of multi-item measures was assessed by a series of pair-wise confirmatory factor analyses. For each pair of measures, the chi-square was significantly smaller for the model representing two separate constructs in comparison to the alternative model uniting the constructs as one. Therefore, trying to force measures of different constructs into a single underlying factor led to a significant deterioration

of model fit in comparison to the two-factor model (Anderson and Gerbing 1988). In addition, the amount of variance extracted for each construct is .63 for communication quality, .57 for trust, and .46 for affective commitment. For all pairs of constructs, the amount of variance extracted for each construct is greater than the squared correlation between constructs (Fornell

and Larker 1981). These results provide support for the discriminant validity of the measures. Summated scores of the multi-item scales were used to address the research hypotheses. Table 2 provides the means, standard deviations, correlations, and reliabilities of measures.

TABLE 2

Descriptive Statistics and Correlations for Constructs

	Standard		X1	X2	X3	X4
	Mean	Deviation				
X1 Communication Quality	4.3	.59	.77			
X2 Trust	4.0	.65	.56	.84		
X3 Affective Commitment	3.3	.75	.33	.43	.76	
X4 Exclusive Behavior	3.0	1.35	.25	.31	.43	---

Correlations are significant at the .01 level.

Reliabilities (Alpha's) for multi-item measures are shown on the diagonal.

As previously noted, two pools of subjects and associated data collection procedures (in-store/paper and community group/online) were included to ensure variability and sample size. In order to check for sources of variation across groups, independent samples t-tests were performed for the construct measures used in the study. As expected, subject's surveyed in-store

evidenced significantly stronger perceptions related to communication quality, trust, affective commitment, and exclusive behavior than community organization respondents surveyed remotely. Table 3 provides the means and t-tests for these results.

TABLE 3

Mean Difference Tests for Constructs across the Two Subject Groups

	In-store/ paper	Comm. group/ online	t-test
Communication Quality	4.4	4.2	3.69
Trust	4.1	3.8	3.73
Affective Commitment	3.4	3.0	4.28
Exclusive Behavior	3.1	2.6	3.34

T-tests are significant at the .01 level.

In-store/paper n = 348 and Comm. group/online n = 92.

Hierarchical regression analysis, involving a series of models increasing in complexity, was used to test the hypothesized moderating and mediating relationships (Cohen and Cohen 1983). As a precaution, to test for effects of the different data collection procedures (in-store/paper and community group/online), a control variable representing the different collection procedures was included in the regression models. In the first step, communication quality, trust, and control were entered as predictors of affective commitment. Results of the hierarchical regression analyses are presented in Table 4. The first step model explained 21% of the variability in affective commitment.

In the second step, to test the proposed moderating effect of trust, the three interaction terms (communication quality x control, trust x control, and communication quality x trust) were added to the first step model. Given that the interaction term will correlate with the variables

from which it was created past convention advocated mean centering to address this issue (c.f., Aiken and West 1991). However, this option was not employed as recent evidence suggests that there is no advantage to mean centering in terms of addressing collinearity issues or stability of estimates (Echambadi and Hess 2007). In this step, predictions are supported by the data given that the communication quality x trust interaction is the only significant term that explained an additional amount of variance in commitment (R^2 change = .03, significant at $p < .01$ level) after controlling for the other direct and interaction effects. This effect compares favorably with common ranges (R^2 changes .02-.03) reported for moderator effects in non-experimental studies (Champoux and Peters 1987). Results support the predictions of moderation, that is, that the effect of communication quality on commitment varies across levels of trust.

Table 4
Regression Analyses Testing Moderating and Mediating Effects

	Model Results		F value change (R^2)
	R^2	F value	
<u>Moderation Test</u>			
Aff. Commitment = (.12*) Comm. Quality + (.34**) Trust + Control (-.12*)	.21	38.31**	
Aff. Commitment = (-.25) Comm. Quality + (-.38) Trust + (.33) Control + (-.53) Comm. Quality X Control + (.09) Trust X Control + (1.07**) Comm. Quality X Trust	.24	23.16**	6.55**
<u>Mediation Test</u>			
Exclusive Behavior = (.09) Comm. Quality + (.24**) Trust + (-.10*) Control	.11	18.32**	
Exclusive Behavior = (-.09) Comm. Quality + (-.08) Trust + (.57) Control + (-.42) Comm. Quality X Control + (-.24) Trust X Control + (.61*) Comm. Quality X Trust	.13	11.05**	3.46*
Exclusive Behavior = (-.01) Comm. Quality + (.04) Trust + (.46) Control + (-.25) Comm. Quality X Control + (-.27) Trust X Control + (.27) Comm. Quality X Trust + (.32**) Aff. Commitment	.21	16.61**	43.49**

Standardized coefficients appear in parentheses.

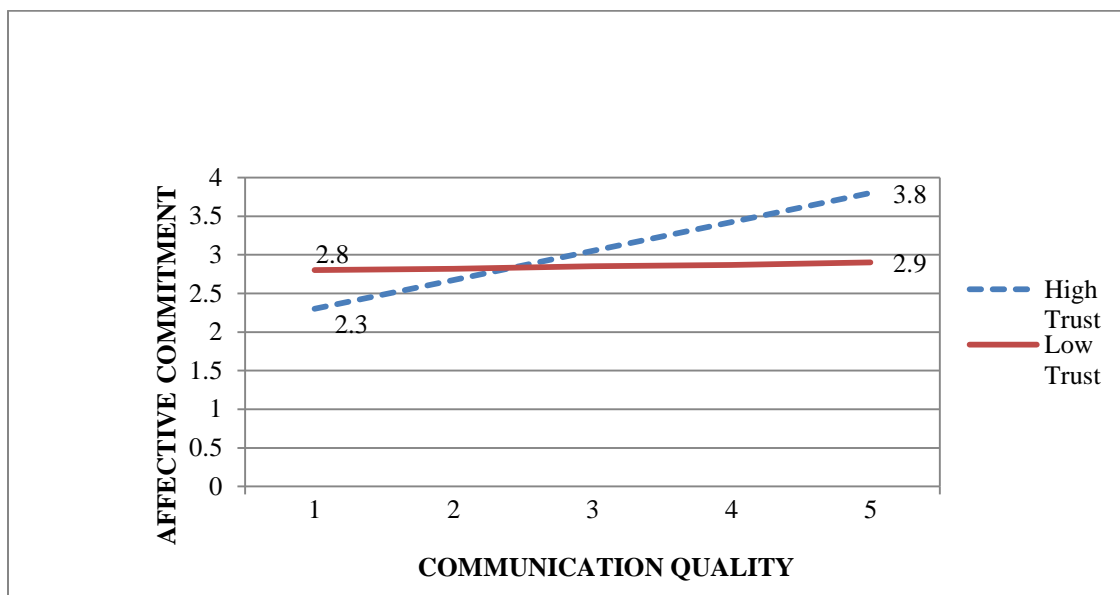
* $p < .05$; ** $p < .01$.

As recommended by Cohen and Cohen (1983) and others (Stone and Hollenbeck 1984; Aiken and West 1991), to identify the nature of the interaction, slopes were plotted for individuals one standard deviation above the mean (High Trust Group Mean = 4.69) and one standard deviation below the mean (Low Trust Group Mean = 3.22) for trust in retailer. Figure 2 displays the interaction effect on affective commitment. The impact of increasing quality of

retailer communication on affective commitment was strongly positive and significant under conditions of higher trust in retailer ($F = 19.59$ (1, 175), $p < .01$). In contrast, the impact of increasing quality of retailer communication on commitment was nonsignificant under conditions of lower trust in retailer ($F = 0.07$ (1, 142), $p < .80$).

FIGURE 2

The Moderating Effect of Trust in Retailer on Retailer Communication Quality and Customer Affective Commitment



In order to test whether affective commitment mediates the effect of the communication quality x trust interaction on loyalty, three conditions must be met: 1. The interaction should have a significant effect on affective commitment; 2. The interaction should also have a significant effect on loyalty; and 3. As compared to condition #2, the impact of the interaction on loyalty should significantly diminish when commitment is included in a regression model predicting exclusive behavior (Baron and Kenny 1986).

The above conditions were examined and results are summarized in Table 4. With respect to the first condition, as reported earlier, the

communication quality x trust interaction significantly explained an additional amount of variance in commitment after controlling for other direct and interaction effects. With respect to the second condition, the communication quality x trust interaction also significantly explained an additional amount of variance in loyalty (R^2 change = .02, significant at $p < .05$ level) after controlling for the other direct and interaction effects. Lastly, for the third condition, the influence of the communication quality x trust interaction is significantly diminished (with the standardized coefficient decreasing from significant to nonsignificant) when affective

commitment is included in the regression model predicting exclusive behavior.

As a precaution, variance inflation factors (VIF's) were examined to assess the effects of collinearity among the independent variables. For the regressions, not surprisingly due to the interaction terms, VIF's exceeded the recommended 10.0 cutoff (Hair, Black, Babin, Anderson, and Tatham 2006). As a further check, the authors also utilized the two step procedure identifying condition indices above 30 and for any such indices, identifying multiple variables with variance proportions above 90 percent. For the independent variables in the moderation test, the condition indices for the interaction terms all exceeded the recommended cutoff. However, the proportion of variance accounted for by each of these terms did not exceed .90 for more than one variable as recommended by Hair et al. (2006). For the test for mediation, we again followed the same two step procedure for VIF's above 10. Although the condition indices for all interaction terms again exceeded 30, the proportion of variance accounted for by each of these terms did not exceed .90 for more than one variable. Thus, a collinearity problem is not indicated.

In summary, consistent with predictions, trust in the retailer was found to interact with communication quality of the retailer to moderate the relationship between communication quality and customer affective commitment. Specifically, for customers having stronger trust in the retailer, communication quality positively affected their affective commitment to the retailer. In contrast, for customers having weaker trust in the retailer, communication quality did not significantly influence their affective commitment. Further, as predicted, affective commitment was found to mediate the effect of the interaction on customer exclusive behavior. Although utilizing two different data collection procedures, we tested for and mitigated the possibility that the data collection procedures directly, or in interaction with other constructs, account for the observed effects.

DISCUSSION

Marketing researchers and retail managers are increasingly interested in understanding the dynamics behind establishing true loyalty since it can greatly extend the effectiveness and efficiency of an organization's RM efforts. Many studies

use repeat purchase behavior as a proxy for loyalty behavior, but inertia can explain this type of loyalty behavior (Wu 2011; Huang and Yu 1999). This paper focuses on an underrepresented aspect of true loyalty in the marketing literature (i.e., exclusive behavior) and investigates the role that some of the most important relational exchange constructs (i.e., communication, trust, affective commitment) play in creating emotionally bonded, truly loyal customers in a retail-service environment. Understanding how communication affects affective commitment and exclusive behavior is important given that communication has recently been identified as the single most important RM antecedent (Palmatier 2008). To the authors' knowledge, this study is the first time these constructs have been examined in an integrated approach. Results suggest that it is the combined influence of communication quality and trust that is important in understanding customer's affective commitment and exclusive behavior.

These findings contribute to the literature in several ways. This research shows that communication plays an important role in B2C relationships and deserves the same attention in B2C relational exchange studies as it received in early B2B research. The results also support recent efforts that have pinpointed communication as one of the most critical, managerially-relevant relational exchange components (Palmatier 2008). Future research could examine other aspects of retailer communication apart from accuracy and completeness of information, such as content, mode, or channel that might contribute relationship enhancing or deteriorating effects. For example, does front-line employee or corporate communication have a stronger effect on relationship creation and evolution? Further, the present study examined perceptions of retailer-to-customer communication. An important enhancement of the B2B relational literature relates to the inclusion and exploration of dyadic communication. Thus, future research could explore the influence of customer-to-retailer communication quality in addition to retailer-to-customer communication quality. Indeed, such expansion of the communication construct would be consistent with current thinking in the development of the customer engagement construct (van Doorn et al. 2010; Verhoef, Reinart, and Kraft 2010).

A second contribution of the research relates to the strong effects found for trust as a moderator with communication quality positively influencing affective commitment only for high trust customers. Therefore, even if managers provide quality communication to their customers about their products and services, the positive effect this has on building emotionally bonded customers is negated if customers do not trust that the retailer is benevolent and has integrity. Stated another way, earning high levels of trust is essential to making quality communication pay off. Might low trust help clarify why many dissatisfied customers do not communicate complaints to retailers/companies? If so, this finding would argue for trust as an essential construct to understand appraisal processes in B2C relational exchange contexts.

This study also provides further support for the importance of developing emotionally-bonded customers and is the first that illustrates its importance in creating exclusive behavior in the retail-service context. This work supports previous studies and provides further support for the claim that true loyalty studies must include measures of affective commitment (e.g., Wang 2002; Fullerton 2005). Furthermore, results show that affective commitment and the emotional bond that it creates, completely mediates (i.e., transfers) the effects of communication quality and trust on exclusive behavior. Therefore, if retail-service firms want to find a way to keep customers coming to their stores, over their ever-increasing competitors, they must develop an emotional connection to the customer. Understanding exactly what creates the emotional bond in customers is therefore of extreme importance (Grisaffe and Nguyen 2011). Practitioners have utilized a variety of financial, social, and structural relationship marketing programs to bond the customer to the organization, often leaving marketing managers frustrated with the returns from RM efforts (Colgate and Danaher 2000). Perhaps these problems can be addressed by focusing on how these programs and other managerially relevant constructs (e.g., store environment, employee trustworthy behaviors) garner/inhibit affective commitment to the firm, which emotionally bonds the customer to the firm and has the potential for more effective results.

An interesting parallel for the effect of affective commitment on exclusive patronage

exists in the grudge holding literature, only in reverse. The notion that emotional upset, often related to a service process failure, can trigger grudge holding – extreme exit and long-term negative word of mouth - has long been recognized and elaborated in the literature (Hunt, Hunt, and Hunt 1988; Hunt and Hunt 1990; Huefner and Hunt 1992). It appears that in much the same way that affective commitment works positively to bond consumers to service providers, for grudge holding, strong emotional intensity works negatively to destroy the customer-service provider connection (Aron 2001; Otto et al. 2004). Similar to the dynamics captured in the present study, Thota and Wright (2006) suggest that negative emotion might play a mediating role in the decay rate of grudge holding.

A final contribution relates to exclusive patronage as a focal construct. Very few studies have attempted to investigate the antecedents of this type of loyalty behavior, even though exclusive behavior is a very desirable relational outcome, and RM is about increasing customer share not market share (Peppers and Rogers 1994). This research delineates itself from the majority of loyalty studies by examining the extreme end of Oliver's loyalty spectrum (Oliver 1999) rather than looking at loyalty behaviors that can also be explained by inertia (e.g., repeat purchasing) (Huang and Yu 1999; Wu 2011).

Future research could explore how exclusive behavior resulting from affective commitment could contribute to patronage network effects. Network theory understands customer value as stemming from network value, that is, interdependence among consumer and retail entities (McIntyre and Subramaniam 2009). Do customers that exhibit exclusive behavior also tend to be advocates for the firm? Given that affective commitment has been positively linked to advocacy, an interesting issue relates to the possibility of trust transference from advocates to potential new customers. Ferrin and colleagues (2006) suggest that, in organizational contexts, communication may facilitate the transference of trust via third parties. Might committed customers, developed through quality communication, not only exhibit exclusive behavior, but also initiate and facilitate the development of trust for new customers?

The results also highlight the importance of building trust early on in the relationship and

properly maintain these perceptions throughout the life of the relationship (e.g., Selnes 1998). Because of the competitive retail environment, firms are likely to frequently invest in quality improvement efforts, but realized benefits from such actions may be negligible (or negative) for customers who do not have sufficient trust in the retailer. Therefore, retail firms need to be sending a consistent message to all stakeholders, across all channels and levels of the organization, that they truly care about customers (i.e., benevolence trust) and that they are honest and ethical (i.e., integrity trust). Organization literature has found that behaviors like individualized consideration and/or concern, reciprocal information sharing, and feedback contribute to benevolence and integrity trust (Bass 1999; Gillespie and Mann 2004; Whitener 1997). In addition, trust engenders a sense of attachment that leads to extra-role behaviors (Pillai, et al. 1999) and has been linked to organizational citizenship behaviors (Podsakoff, MacKenzie, and Bommer 1990). Within a retail context, what extra-role customer behaviors might trust engender? For example, are high trust customers more likely to support cause-related marketing efforts by retailers? Future research could also delineate between the moderating influence of various dimensions of trust such as competence, problem solving, or benevolence trust (e.g., Sirdeshmukh et al. 2002).

This study has several limitations which can be addressed in future research. The application of constructs, measures, and results across relational exchange contexts is sometimes inappropriate (Sirdeshmukh et al. 2002); therefore, care should be taken, and these results should be considered in their context and applied to studies investigating similar B2C contexts. Given the scope of B2C settings, these results might not generalize to other types of retailers. Another limitation is this study's cross-sectional, single-source measurement design; however, future longitudinal research could assess how these relationships hold over the life of a customer-retailer relationship. Still, it is important to note that common methods variance is not likely to account for interaction effects, a focus of this study, as method variance should increase correlations consistently between construct measures (Aiken and West 1991).

As with all research, additional constructs and measures could be included. For example, Salegna and Goodwin (2005) define true service

loyalty as consisting of satisfaction, emotional commitment, and repeat purchase behavior. While the present study includes constructs related to emotional commitment and repeat purchase as well as relational process constructs, future research could build on this thinking and include product and or service satisfaction constructs. Further, as an extension, an integration of the notion of unexpected high levels of satisfaction or performance, customer delight, might be particularly relevant in service contexts such as the present study given it has been found to work in parallel with satisfaction to impact behavioral intent (Oliver, Rust, and Varki 1997).

Of course, the primary dependent variable, exclusive behavior, is a single-item, self-report measure, and therefore could cause some concern for interpretation of the results. Although, the measure follows the practice of other research which has measured exclusive behavior with a single, self-report item (Wang 2002), future research could use a multi-item measure in which the psychometric qualities can be properly assessed.

In conclusion, while there is still much to be learned about how retailers can create emotionally bonded and truly loyal customers, communication quality and trust appear to have significant roles in the process. The present study contributes to relational exchange research by exploring processes critical to high quality retailer-customer relationships.

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