SATISFACTION, LOYALTY, AND REPURCHASE: A STUDY OF NORWEGIAN CUSTOMERS OF FURNITURE AND GROCERY STORES

Bernt Krohn Solvang, University of Agder, Norway

ABSTRACT

This article develops and tests a model to explain the variation in repurchase behavior between customers shopping for grocery products and furniture. The analysis and results of the research is based on interview data collected from 400 adult consumers in four different stores in Kristiansand, Norway.

Among other findings, the effect of service quality on satisfaction is discovered to be more profound in the furniture branch than in the grocery branch of the four stores selected. This is seen as an indicator of the elevated importance of service in the furniture branch. On the other hand, loyalty seems to be more important in affecting repurchase decisions in the grocery branch. This might be a result of consumer shopping frequency plus heavier competition in the grocery branch, and it is posited that this is linked to the theory of cognitive dissonance.

Based on the results of this inquiry, managers in the grocery sector should focus on marketing the retail chain in order to create satisfied customers and by that ensure higher levels of repurchase behavior and an increase in loyal customers.

The use of structural equation modelling (SEM) techniques is deemed to be necessary to properly examine the linkages between related concepts such as service quality, satisfaction, repurchase and loyalty. Since the overall explained variance in repurchase was relatively low, it opens up the real possibility that there are other explanatory factors that need to be examined.

LITERATURE REVIEW

Repurchase

According to Hirschman's theory (1970), the likelihood of a consumer repurchase decision is heavily influenced by exit costs. More recently, scholars have successfully argued that exit costs or switching costs should be classified into different groups. For example, Burnham, Frels and Mahajan (2003) contend that there are three major types of switching costs: *Procedural* (primarily involving the loss of time and effort); *Financial* (involving the loss of financially quantifiable resources); and *Relational* (involving psychological or emotional discomfort).

Very recent research conducted by Jones, Reynolds, Mothersbaugh and Beatty (2007) also reveals that the social switching costs may bolster affective commitment as well as actual frequency of repurchase behavior.

In a recent study that focused on e-commerce transactions, both switching costs and social variables such as community building on the Internet were discovered to have strong effects on repurchase (Hsien-Tung and Heng-Chiang 2007).

The Concept of Loyalty

Over the years, numerous scholars have considered loyalty and repurchase to be virtually identical in their conceptual make-up (Carman 1970; Griffin 1975; Wind 1978;

Grønhaug and Gilly 1991) and, along with many others, have indicated that customer loyalty can be increased by establishing barriers intended to make it more difficult for the customer to switch to another store (or brand), and in this way, increase the frequency of repurchasing as well as the volume of that which is repurchased (Aaker 1991; Selnes and Reve 1994; Andreassen and Bredal 1996). However, there are other scholars who disagree with these opinions. Indeed, there is an increasing number who believe that those who equate repurchase and customer loyalty -- that loyalty is considered a cost when the customer exits (goes to another store, or switches brands) because loyalty "commits" the customer to the store (or manufacturer)-- are missing the point. The criticism against this appears in articles published by such scholars as Bloemer and Kasper (1995) who distinguish between true loyalty based on conscious decisions and false loyalty based on unconscious repurchase. Fornell writes that while barrier strategies will increase the exit costs, they do not improve loyalty, even though they lead to repurchase. Barriers simply make the first new sale more difficult (Fornell 1992).

Barriers may increase with increasing repurchase. For example, so-called loyalty programs of many credit card companies provide airline points for every dollar spent each month, and the number of earned 'bonus points' increases with increased purchases When bonus status is high, consumers may perceive it as a barrier to switching.

Loyal customers exhibit a high degree of repurchase behavior, but not only that, they also have positive attitudes towards the supplier (or brand) and may use their positive attitude in favorable mentioning of the supplier (or brand). A customer, who feels trapped in a business relationship, may not necessarily have positive attitudes towards the supplier even though he/she will repurchase. A research project focusing solely on repurchase would also have a problem with estimating the effect of customer loyalty on repurchase if repurchase is a part of the loyalty concept.

Diffuse Concepts

The loyalty phenomenon is characterized by diffuse and vaguely delimited contents of meaning (Jacoby and Chestnut 1978; Peter and Olson 1993; Dekimpe and Steenkamp 1997). Hirschman's loyalty concept is equated with "non-exit" and hence it is too simple (Huefner and Hunt 1994). In addition to being a fuzzy concept, several researchers have equated loyalty with repurchase (Wind 1978; Carman 1970; Grønhaug and Gilly 1991; Griffin 1975). It is indicated that customer loyalty and repurchase may be increased by establishing barriers that will make it more difficult for the customer to go to another store, and consequently repurchase increases (Aaker 1991; Selnes and Reve 1994; Andreassen and Bredal 1996).

Loyalty as an Integrated Conceptual Framework

A fruitful approach to the loyalty concept is to link the concept to the two notions of attitude strength and attitude differentiation and then divide the concept into four varieties of loyalty: Loyalty, latent loyalty, spurious loyalty and no loyalty (Dick and Basu 1994). These scholars also argue for incorporating the notion of relative attitudes into the concept of loyalty to increase its predictive ability (Dick and Basu 1994, p.111).

Loyalty as a Development Pattern in Phases

Oliver (1997) presents customer loyalty in the form of four Loyalty Phases, viewed as steps on a loyalty ladder:

Step 1 *Cognitive loyalty* - The customer has favorable knowledge of the supplier, but a better offer will result in exit to a competitor. The loyalty is only based on cognition.

Step 2 *Affective loyalty* is an emotional attitude based on loyalty.

Step 3 *Conative loyalty* is intentional loyalty that includes a deeply felt obligation to buy.

Step 4 *Action loyalty* involves a determination to defy any obstacles in order to buy (Oliver 1997, p.392-393).

We will come back to the loyalty ladder concept later in the article.

Perspective of the Theory of Planned Behavior

The concepts of satisfaction, repurchase, and loyalty might be profitably viewed from the perspective of the theory of planned behavior, where the consumer's satisfaction might conclude in a desire and then influence the loyalty with its intentions and finally result in repurchase behavior (Perugini and Bagozzi 2001). Such an explanatory model could also be supplemented with other factors linked to circumstances and self- based events (Perugini and Bagozzi 2001).

Moreover, this kind of perspective will demand the use of structural equation modelling (SEM) techniques, which we will come back to later in this article (Chin 1998).

Customer Satisfaction

A great deal of research has focused on customer satisfaction and reveals a clear connection between satisfaction and loyalty (Oliver 1980; Churchill and Surprenant 1982; Bearden and Teel 1983; LaBarbera and Mazursky 1983; Oliver and Swan 1989; Bolton and Drew 1991; Yi 1991; Fornell 1992; Anderson and Sullivan, 1993; Boulding et. al. 1993; Oliver et. al.1997; Anderson et. al. 1997; Andreassen and Lanseng 1997; Oliver 1997; Auh and Shih 2005). However, there is no apparent simple connection between satisfaction and loyalty. Even satisfied customers can switch to another store because there is no one-to-one connection between satisfaction and loyalty.

The relationship between satisfaction and loyalty is influenced by such consumer characteristics as age and income (Homburg and Giering 2001). Bloemer and Kasper (1995), and Bloemer and Ruyter (1998) differentiate between two types of satisfaction: manifest and latent satisfaction. Manifest satisfaction conveys the image of a customer who has made a deliberate choice and has reached the conclusion that he/she is satisfied with the offer, and latent satisfaction pertains to a customer who has not consciously compared the offer to that of other suppliers. These scholars maintain that an increase in manifest satisfaction has a greater impact on customer loyalty than an increase in latent satisfaction.

Loyal customers are not necessarily satisfied, but satisfied customers tend to be loyal (Andreassen 1993; Johansen and Norum 1992). It could be the case that loyal customers who are not satisfied are not switching because the costs of going to another store are too high. Generally, though, customer loyalty seems to be connected to very satisfied customers: "A Xerox study shows that very satisfied customers are six times more loyal than satisfied customers. 14% of the customers that were only just-satisfied said that they would definitely make business with Xerox in the future" as related in the article by Johansen and Norum (1992). [For further details, please see Oliver 1980;

Churchill and Surprenant 1982; Bearden and Teel 1983; LaBarbera and Mazursky 1983; Oliver and Swan 1989; Bolton and Drew 1991; Yi 1991; Fornell 1992; Anderson and Sullivan 1993; Boulding et. al. 1993; Oliver et. al.1997; Anderson et. al. 1997; Andreassen and Lanseng 1997; and Oliver 1997.]

Griffin (1995) found that a great number of satisfied customers do not hesitate to switch to another supplier if they believe that they will get a better deal somewhere else. Svanholmer (1995) found that an average of 60-80% of the customers that a business loses, are actually satisfied with the business and its products.

"Customer delight" is considered to be a higher form of customer satisfaction. Customer satisfaction is not enough in the competition that exists today. A customer can be dissatisfied if the offer is merely a basic offer (Oliver 1989; Oliver, Rust, and Varki 1997). Delight is a function of a surprise offer/experience that surpasses the consumer's expectations (Oliver et. al. 1997). Both the perception of the happiness in the exchange with the store and any non-satisfied expectations influence customer loyalty (Andreassen 1997). Factors such as order/cleanliness, service, selection, low prices and location have an impact on the degree of customer satisfaction (Aaker 1991).

In the brief literature review just completed, we have endeavored to show how essential the concept of customer satisfaction is in scholarly discourse on customer loyalty. Nevertheless, there is no apparent simple connection between satisfaction and loyalty.

Effect of Profiling

The customer's image of the store seems to have an indirect effect on customer loyalty through customer satisfaction (Bloemer and de Ruyter 1998). Andreassen and Langseng (1997) also found that the company's image had an impact on customer loyalty.

Studies that investigate the customer's risk at the purchase are lacking even though Oliver (1997) finds effects of capital goods on complaining propensity, and Grønhaug (1977) finds effects of buyer's risk. The emphasis has been on the relation between satisfaction and loyalty (e.g. Oliver 1980; Churchill and Surprenant 1982; Bearden and Teel 1983; LaBarbera and Mazursky 1983; Oliver and Swan 1989; Bolton and Drew 1991; Yi 1991; Fornell 1992; Anderson and Sullivan 1993; Boulding et. alt. 1993; Oliver et. al.1997; Anderson et. al.1997; Andreassen and Lanseng 1997; Oliver 1997; Bloemer and de Ruyter 1998).

METHOD

Research Questions

The fundamental question asked in this research project is:

Are there any differences in the factors influencing the size of the repurchase between grocery and furniture store customers?

Selecting Research Units

Four stores in the southern part of Norway, two grocery stores and two furniture stores, were the focus for analysis. From each store 100 customers were randomly selected, thus yielding a total sample size of 400. As for the grocery stores, personal interviews were conducted outside the stores on a Saturday and a Tuesday in October 1998. The random selection of grocery customers was based on convenience (the customers happening to come out of the store on the days which happened to be selected). As for the furniture stores, the interviews were originally planned to take place inside the store. However, due to an inadequate number of customers, a random selection of customers from the store's customer files was the approach ultimately decided upon, and these interviews were conducted by telephone. The Saturday customers in the files were separated out from the rest.

The use of these two different interviewing methods might influence the results, but when we compare the two collections of samples (the 200 grocery respondents and the 200 furniture respondents), we do not find any clear difference between them. (The age difference between the two samples was 2 years; the education difference was 0.84 year; other differences are explainable by the difference between the two types of stores.)

The four shops were different in two ways. They belonged to different business categories (grocery and furniture) and had different exposure-levels to competition (tough and not so tough). Consequently, we selected one grocery store and one furniture store in an area with tough competition, and one grocery and one furniture store in an area that was less exposed to competition. All four stores participated in a customer loyalty scheme offering the Domino customer discount card and they were all chain stores.

Measurement Models

A reflective measurement model is characterized by indicators with a common "origin" (cause) and assumptions concerning a mutual correlation (Troye 1994). The assumptions in connection with the reflexive measurement model are the basis for the use of construction and consistency testing of indexes through factor and reliability analysis (Troye 1994, p.75). The indicators in a formative model do not necessarily have to be correlated, they have no common origin or cause, but a common effect (Troye 1994, p.77). Several of our evaluation factors are correlated. This encourages us to work out indexes that are based partly on formative methods and partly on reflective measurement methods in order to simplify the data matrix.

Measuring Central Variables

Loyalty

As a starting point, we used a loyalty concept based on attitude and behavior. The loyalty measurement was based on two different indicators as follows:

One measure was a self assessment of general loyalty to the furniture (grocery) store, in a question on a scale from 0 (extremely low) to 10 (extremely high).

The other measure was a self assessment of how much shopping for furniture (groceries) is done in this particular store over the course of a typical year (a percentage was estimated).

A reflective index (Troye 1994) was produced on the basis of the sum of the two indicators ([a+ b]/10). In a reliability analysis, Cronbach Alpha achieved 0.6528 (Hair et. al.1998). This does not indicate a satisfactorily high enough reliability.

Then we established an index variable based on loyalty as an attitude; and as an indicator of an emotional variable: to what extent the respondents would recommend the shop to others if they were asked for advice on where to shop for furniture (groceries). We see this as an indicator of Affective Loyalty as defined by Oliver (1997). These two indicators yielded a Cronbach Alpha of 0.70 which achieves a satisfactory level of reliability. The affective loyalty variable has values ranging from 0 to 20.

Satisfaction

Satisfaction was measured as follows: self assessment of the satisfaction with the store in question was measured according to a scale from 0 to 10 (call this *a*); and (*b*) self assessment of the perceived balance between the costs of shopping in the store both in terms of money and time, and what the customer felt he/she ended up getting for their investment, measured on a bi-polar evaluation scale ranging from 0 to 10.

The sum of *a* and *b* constitutes our index variable for satisfaction, a reflective index measurement (Troye 1994). Cronbach Alpha between the two indicators was 0.861, which indicated very high reliability. The satisfaction index ranges from 0 to 20.

Exit Costs

The exit costs were measured as follows: self assessment of perceived costs of switching to another supplier measured according to a scale from 0 to 10.

Service Quality

Zeithaml et. al. (1990) presented five dimensions in their Service Quality Concept. We found indications to include three of these dimensions in our study, as follows:

- Reliability (ability to perform the promised service)
- Responsiveness (willingness to help customers and provide prompt service)
- Assurance (Knowledge courtesy of employees and their ability to convey trust and confidence)

As an indicator for Reliability we used respondent evaluations of the shop in terms of how polite they found the employees in the shop to be, on a scale from 0 to 10.

As an indicator for Responsiveness we used respondent evaluations of the shop regarding the perceived willingness of shop employees to serve them, on a scale from 0 to 10.

As an indicator of Assurance we used respondent evaluations of the shop in terms of the level of relevant knowledge the employees were believed to possess, on a scale from 0 to 10.

In order to produce the index variable for service quality, a Principle-Components factor analysis of these three indicators was first run. The component matrix yielded one component and the indicators had a high degree of correlation with the one factor (over 0.8). In short, the three indicators are all in compliance with a common factor that we are going to call *service quality*.

Subsequently a reliability analysis was performed to see if these three variables could be joined together into a single index variable. Cronbach's Alpha turned out to be 0.84, which indicates high reliability. Consequently this index variable is selected to be the service quality variable and it has values ranging from 0 to 30.

Repurchase

Respondents were asked to estimate the portion of shopping they did over time in the specific shop (% from 0 to 100).

Image of Chain

In order to tap image impressions, respondents were asked how positive their overall impression of this shopping chain was (on a scale from 0 to 10).

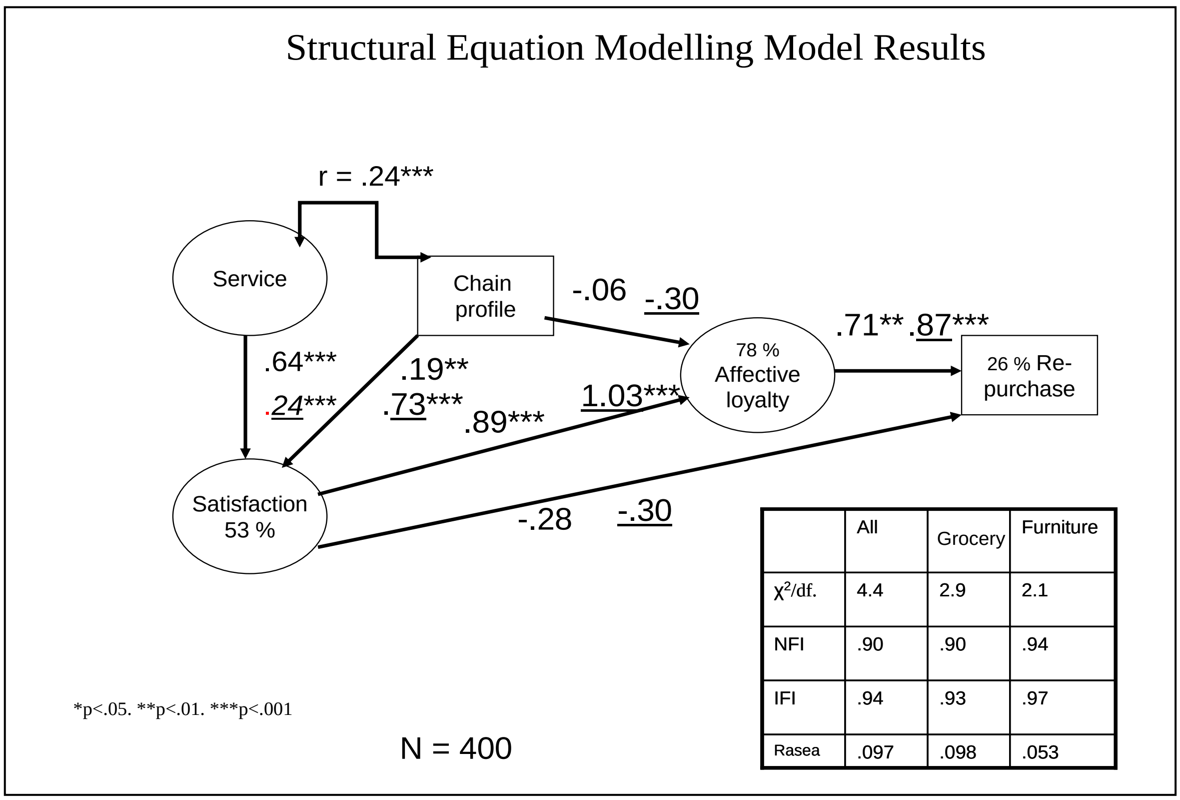
FURNITURE AND GROCERY BUSINESSES: SIMILARITIES AND DIFFERENCES

The two businesses are different when it comes to buying frequency and risk because the average expenditure in a furniture store is believed to be greater than in a grocery store. We aim to examine empirical similarities and differences.

FIGURE 1

Structural Equation Modelling Results

[<u>Underlined</u> figures indicate results for the grocery branch and not underlined figures indicate results from the furniture branch.]



	All	Grocery	Furniture
χ^2/df.	4.4	2.9	2.1
NFI	.90	.90	.94
IFI	.94	.93	.97
Rasea	.097	.098	.053

Again: <u>Grocery factors underlined</u> and furniture factors not underlined.

The Fitness of the Model

A number of fit indices have been examined, as follows:

CMIN/df

Here, the two branch models are better than the model with all respondents.

NFI Normed fit index

Here, a perfect model has to be close to 1 in value. All tree models are satisfactory on this fit index.

IFI Incremental fit index.

Here, an index close to 1 is a good fit. All three models have a good fit.

Rasea.

How well does a model fits its population? Here, a good fitting model demands a value < 0.10 with 95 % confidence. The furniture model is best; however, the other two are satisfactory. We assume in the model that the service variable may be correlated with chain profiling (and it is since r =. 24 ***).

Analysis

Are there any differences in the factors influencing repurchase between grocery and furniture store customers? To address this, we examine explained variance, as follows:

The Structural Equation Model explains 26 % of the variance in repurchase, 53 % of the variance in satisfaction, and 78 % of the variance in Affective loyalty. The relatively low explained variance for repurchase opens up the plausibility of there being other explanatory factors such as routinized behavior.

The Effect of Service Quality

The effect of service quality on satisfaction appears to be much stronger in the furniture stores than in the grocery shops (.64 against. 24). Customers appear to be more dependent on service from the staff in a furniture store than in a self service-oriented grocery store. Since service seems to be more important in furniture shops, it is not surprising that the association between service quality and satisfaction is stronger. Service has an indirect effect on repurchase through satisfaction and affective loyalty. In the grocery branch the indirect effect of service on repurchase is: .24 * 1.03 *.87 = .22. A standardized regression coefficient of 1.03 seems odd, but it is feasible. This coefficient means that if the variable satisfaction increases by 1 standard deviation, the affective loyalty variable increases by 1.03 standard deviations.

In the furniture branch the indirect effect of service on repurchase is: .64 *.89 *.71 = .40. Service seems clearly more important for repurchase in the furniture branch than in the grocery branch. Again, customers are more dependent on service in the furniture shop than in a self service-oriented grocery store.

The Effect of Satisfaction

Over the years, researchers have found a consistently strong relationship between customer satisfaction and loyalty. Figure 1 shows this same strong effect in both branches, as expected.

The indirect effect of satisfaction on repurchase through affective loyalty in the grocery branch is: 1.03 * .87 = .9. In the furniture branch this indirect effect is: .89 *.71 = .6.

One possible explanation for the difference here could be that customers in the grocery branch have a greater freedom of choice, and this greater freedom makes feelings linked to loyalty more important for repurchase than for furniture customers who do not often go to a furniture shop and have less freedom of choice, so loyalty is not so important for repurchase. The correlation between loyalty and repurchase is higher among the grocery customers ($r = .53^{***}$, $N = 185$) than the furniture customers ($r = 0.44^{***}$, $N = 174$). There is also a difference in the expected direction when it comes to intentions to continue as a customer in the shop. In the grocery sample collection this was 0.9 while it was 0.8 in the furniture sample collection. However, the difference here is not significant.

Moreover, we observed a direct effect of satisfaction on repurchase which is negative and not significant in both groups. The main effect of satisfaction is indirect through loyalty, but not all the satisfied customers are loyal. These satisfied, but not loyal, customers might have a less stable shopping pattern.

To explore this further, we classified the customers with loyalty lower than the median and with satisfaction higher than the median, and found that 25 % of the respondents fall into this group. In an analysis of how this group scored on shopping frequency in a specific shop, they scored significant lower than the rest of the respondents (3.7, $N = 92$) against 6.4, $N = 294$), $p < 0.001$).

This pattern repeated itself when examining the repurchase scores. Our focused group had a significantly lower degree of repurchase (35 %, $N = 87$) against 47 %, $N = 286$), $p = 0.004$). The satisfied but not loyal customers seem to have a less stable shopping pattern and have refrained from letting the satisfaction be converted into a high degree of affective loyalty.

The Effect of Affective Loyalty

The link between loyalty and repurchase is strong and has been described several times in the literature. In the current study, the link is stronger in the grocery branch (.87) than the furniture branch (.71). Loyalty seems to be somewhat more important for repurchase when the shopping pattern is frequent as it is in grocery stores.

The Effect of Chain Profile

The effect of chain profile (or the customer's image of the store based on its chain connection) should be positive. In the current study, Figure 1 reveals two effects of chain profile -- one indirect through satisfaction and loyalty and another indirect of chain profile through loyalty. These effects are summarized as follows:

<u>For Grocery respondents</u>:
Indirect through satisfaction
and loyalty: .73 * 1.03 * .87 = .65

<u>For Furniture respondents</u>:
Indirect through satisfaction
and loyalty: .19 * .89 * .71 = .12

Another possible indirect effect through loyalty does not materialize since the effect on loyalty from chain profile is not statistically significant.

Chain profile perceptions have a positive effect on repurchase in both branches, but the effect is significantly stronger in the grocery branch. These findings support the following explanation of the differences between grocery shopping and furniture shopping: shopping in the grocery sector is more regular and based on attitudes toward the shop. These attitudes are influenced by chain profile to a stronger degree than in the furniture shops. Being less dependent on human service, the grocery store customers more easily form attitudes on the basis of external marketing efforts from the retail chains.

Festinger (1957) is known for his theory of cognitive dissonance, which suggests that inconsistency among beliefs will cause an uncomfortable psychological tension state, leading people to change their beliefs to fit their behavior instead of changing their behavior to fit their beliefs. This mechanism of cognitive dissonance could explain why attitudes are more important in a routinized and regular shopping pattern as we might observe in the grocery sector.

Exit Costs and Repurchase

A model was entertained with exit costs influenced by loyalty and influencing the repurchase, but the exit costs had no significant effect on repurchase. There was a strong effect of loyalty on exit costs per se (the standardized β was .40***), but there was no significant effect of exit costs on repurchase (the standardized β was .07, $p = .26$).

The exit costs concept operationalized in this study was based on subjective self report data whereby respondents were asked how easy it would be to change to another shop and we believe the respondents have included all factors that might influence their perceived switching costs. The exit costs were small with an average of 2.3 on a scale from 0 to 10 ($N = 331$). Of the costs linked to switching (procedural, financial and relational) we believe our self reported data on exit costs are closest to relational costs (Burnham et. al. 2003).

According to Hirschman's theory (1970), exit costs should clearly influence repurchase. Other scholars have also pointed out that switching costs are linked to economic, emotional discomfort, and social variables.

CONCLUSIONS

What were the main differences in the factors influencing repurchase in the grocery stores compared to the furniture stores? The furniture branch is a service branch, a branch dependent on relations between the staff and the customers to a higher degree than a grocery shop. Accordingly, the service quality has stronger effects on satisfaction in the furniture branch than the grocery branch. This study revealed that the effect of service quality on repurchase is clearly stronger in the furniture branch compared to the grocery branch.

Repurchase in the grocery stores is more dependent on the customers' satisfaction and loyalty. The repeatable shopping pattern in the grocery branch seems to produce attitudes linked to satisfaction and loyalty. This study revealed that the effects of satisfaction are stronger in the grocery branch than the furniture branch and the effects of loyalty on repurchase are also strongest in the grocery branch.

The positive effects of chain image seem to follow a similar pattern. The grocery store customers seem to build up stronger attitudes based on repeatable shopping patterns, and these attitudes are influenced by image-enhancing marketing strategies and tactics from the retail chains.

The grocery store customer exhibits a frequent, rather stable, shopping pattern, and consumer beliefs and attitudes are influenced by this behavior. This influence translates into making affective loyalty more important in the grocery branch than the furniture branch.

Managerial Implications

In general, to ensure repurchase it is important to have satisfied customers. This is not a new revelation, but the way to get satisfied customers is different in the two businesses examined in this study. In the furniture business high levels of service quality is extremely important to create satisfied customers. In the grocery business service quality is important albeit to a lesser degree, but image-enhancing marketing strategies and tactics undertaken by the retail chain is an important tool for creating higher repurchase.

Research Implications

The use of structural equation modeling (SEM) techniques seems to be necessary in the study of related concepts such as service quality, satisfaction, loyalty and repurchase. When studying customer loyalty and repurchase we believed that it is important to vary the business sectors in the study. In the grocery business, with high degree of repetitive shopping, the theory of cognitive dissonance seems to be fruitful in order to understand the building of customer attitudes. Other perspectives are necessary in order to better understand the variance in repurchase which had only 26 % explained variance in this study.

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Send Correspondence Regarding This Article to:

Bernt Krohn Solvang
Associate Professor
University of Agder
Department of Work Life and Innovation
Service box 509
4890 Grimstad
Norway
E-mail: bernt.k.solvang@uia.no