CONSUMER LOYALTY TO SERVICE PROVIDERS: AN INTEGRATED CONCEPTUAL MODEL

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ABSTRACT

Published research on customer loyalty to a service provider remains underrepresented in the marketing literature compared to publications dealing with brand loyalty. In an effort to encourage more research on the former, this article integrates the present body of knowledge regarding the concept of service loyalty, defined herein as the loyalty of a household consumer to a service provider.

A unified definition of service loyalty is proposed, together with a conceptual model that represents the relationships among the antecedent constructs of loyalty as discussed in the research literature. The article concludes with a discussion of the implications of the model, along with possible directions for future research in this area.

INTRODUCTION

In recent years, increasing numbers and types of organizations have recognized the importance of customer loyalty as companies strive to improve quality and achieve high levels of buyer satisfaction. Indeed, customer loyalty might be characterized as one of the new "holy grails" of organizations, as increased buyer loyalty has been cited as one of the most important predictors of long-term profitability (e.g., Deming 1986; McCaslin 2001).

The research on service loyalty has been underrepresented in the literature, compared to brand loyalty (Bloemer, De Ruyter, and Wetzels 1999). **By using the term service loyalty, the reference point of focus in this article is to the loyalty a household consumer has towards a service provider.** A service provider herein represents an organization whose activities fall within the service sector, including health care services, financial services, professional services (e.g., legal), educational services, hospitality/travel/tourism services, retail services, sports/arts/entertainment services, telecommunications services, rental/leasing services, personal services (e.g., hairstyling), repair/maintenance services (e.g., lawn care; auto repair), governmental services (e.g., police service), and nonprofit services (e.g., religions; museums) (Fisk, Grove, and John 2004; Krajewski and Ritzman 2002). This is in contrast to the concept of brand loyalty which typically refers to the loyalty a consumer displays towards a particular brand (e.g., Colgate Total toothpaste), regardless of where that brand is purchased (e.g., Kroger or Safeway). A consumer can have brand loyalty without having loyalty towards a particular service provider. For example, consumers may be loyal to the Toyota brand, but not to a particular Toyota dealership.

The term "loyalty" does not have a universally accepted definition among scholars in publications either pertaining to brand or service loyalty. In fact, there appears to be little consensus on what the definition and constructs of loyalty are in customer loyalty research or how to measure loyalty (e.g., Grisaffe 2001). According to Oliver (1999, p. 43), "Past researchers had assumed that loyalty could be described sufficiently by patterns of repeat purchasing. This notion was put to rest when multibrand and attitude-based models were proposed, which lead to the now popular cognitive-affective-conative representation of brand commitment." In a widely quoted definition of brand loyalty by Jacoby and Chestnut (1978, p. 80-81) they state that there are six conditions that must be met. Brand loyalty is defined as "(1) the biased (i.e., nonrandom), (2) behavioral response (i.e., purchase), (3) expressed over time, (4) by some decision-making unit, (5) with respect to one or more alternative brands out of a set of such brands, and (6) is a function of psychological (decision-making, evaluative) processes."

While some authors have acknowledged the attitudinal dimension of loyalty (e.g., Jacoby and Kyner 1973; Oliver 1999), the term loyalty has been defined and operationalized in many studies as repeat purchase intent only. Still others have viewed loyalty simply as a function of past buying behavior: the higher the brand repeat purchase ratio in a given period of time, the higher the loyalty. The importance of emotions on loyalty has been alluded to in the literature since the 1960s. It has not been until fairly recently though that some researchers have incorporated the attitudinal constructs of loyalty, including the cognitive and affective processes, into research studies on service loyalty (Bloemer et al. 1999). McMullan and Gilmore (2003) also state that there has been considerable mention given to the attitudinal and behavioral dimensions of loyalty, but that there exists little published, non-proprietary research exploring relationships between them.

The concepts of service and brand loyalty can be seen to have evolved into a multidimensional construct that includes behavioral, cognitive, and affective processes. However, when scholars have broadened the construct of brand to include service characteristics, absent from most discussions of brand loyalty in the service sector is the area of emotional commitment resulting from relationship involvement. This is problematic if for no other reason than one can have brand loyalty per se in the absence of any emotional commitment to a seller, and therefore not have "service loyalty." In addition, service loyalty, as the term is used in this article, is limited to a particular service provider, and does not include all sellers of the same brand name. For example, service loyalty would measure the extent to which a consumer exhibits loyalty towards a particular Wendy's, as opposed to brand loyalty, which would measure a customer's loyalty to the Wendys' brand.

The remainder of this article provides a review of the research on customer (household consumer) loyalty to service providers and integrates current research findings regarding constructs related to service loyalty. A unified definition for customer loyalty to service providers is presented based on the research literature, and a conceptual model is presented for service loyalty. Not surprisingly, the model for customer loyalty towards a service provider emerges as conceptually different from a model for brand loyalty. While there are some points of similarity between these two fields of loyalty-based research, the differences are significant enough to warrant an individual treatment of service loyalty, which has been lacking in the research literature on customer loyalty. Based on this conceptual model, the expectation is that service organizations can take proactive steps to better measure and manage customer loyalty.

SERVICE LOYALTY DEFINED

Certainly, there are examples in the literature of classification systems for customer loyalty toward a service provider. Perhaps the most popular is that developed by Dick and Basu (1994) in which they state that loyalty has two dimensions: relative attitude and repeat patronage behavior. They identified four loyalty categories: loyalty (positive relative attitude, high repeat patronage), latent loyalty (positive relative attitude, but low repeat patronage), spurious loyalty (high repeat patronage, low relative attitude), and no loyalty (low on both dimensions). The high patronage of spurious loyal customers may be explained by factors such as habitual buying, financial incentives, convenience, and lack of alternatives (Baloglu, 2002).

Within the Dick and Basu matrix, three of the four cells imply some degree of customer loyalty. If customer attitude is generally poor within an industry, then an organization that is just better than "poor" could elicit a positive customer "relative attitude" score and high repeat patronage. Even a dissatisfied customer who is a repeat customer would be classified as loyal using a behavioral-based definition of loyalty. This may occur whenever choices are few, and the customer has little alternative but to tolerate mediocre or poor service (e.g., local phone; airlines; health care). Indeed, this is the case with Hirschman's (1970) definition of loyalty with poor train service. In addition, a customer who patronizes an organization out of convenience may also be classified as "loyal" (or spurious loyal) using the common definition of this term from the literature. Other situations cited from the literature involving high repeat patronage without high satisfaction include habitual buying, avoiding risk, loyalty programs, unique product or service solution, high switching barriers, and financial incentives (e.g., Craig 2000; Khatibi, Ali, Ismail, and Thyagarajan 2002). In all of these cases, there is not a strong emotional (affective) commitment between the customer and the organization. Therefore, there is a high risk that customers will leave, and possibly not return if a superior alternative is presented.

The attitudinal dimensions (including the cognitive, affective, and conative processes; Fishbein and Ajzen 1975) could strongly impact current and more importantly future consumer behavior, which may be impossible to understand and difficult to predict without knowledge of these processes. In addition, assuming that service loyalty implies more than just the intent to do future business with an organization, it is reasonable to expect the existence of a psychological dimension of loyalty that includes satisfaction and emotional commitment to an organization (Yu and Dean 2001). True loyalty, as it is defined in this paper, does not exist unless satisfaction and relationship (emotional) commitment are present. This implies that two people who frequent an establishment with the same level of exclusivity can have different loyalty towards that organization.

The term loyalty, as traditionally used, also implies that the efforts of one party are enough to maintain a relationship, when in fact, a relationship resulting from a social transaction (leading to a social bond; Oliver 1999), requires both parties to work at maintaining the relationship. If businesses perceive loyalty as one-way (customer to organization), then they may not focus on important customer relationship management activities, believing that these activities and programs are unnecessary. For example, many salespeople do not make an intentional effort to build customer relationships that extend beyond the business transaction. While this type of organizational behavior may occur in part due to ignorance about what is believed to drive customer "loyalty" and profits, organizations may suffer negative consequences (e.g., forgone profits; lost market share) due to this ignorance regarding the nature of customer loyalty. Reichheld and Sasser (1990) found that when a company retained just 5% more of its customers, profits increased from 25 to 125%.

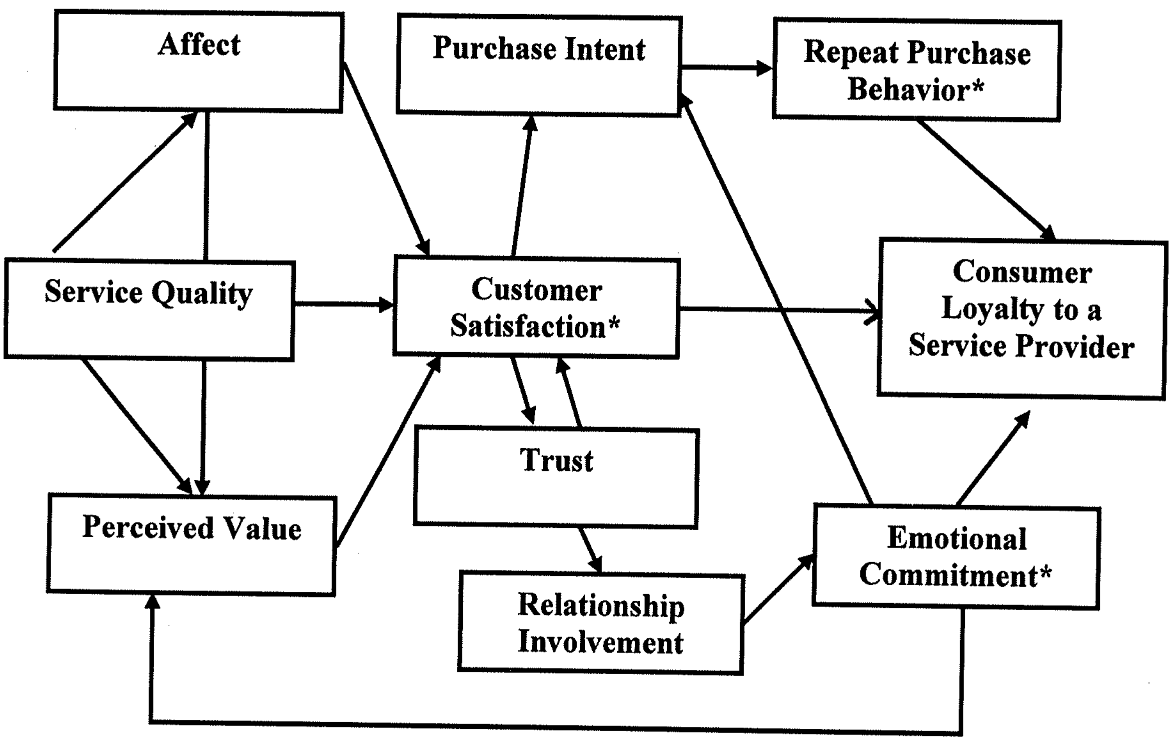
Even those customers considered loyal due to their level of relationship commitment, may eventually leave an organization if they perceive a competitor to offer more value. If customers try the competitor, and their level of satisfaction declines with the former organization, then emotional commitment is likely to be affected as well; and may eventually result in reduced purchase frequency, or even defection. Therefore, it is important to understand that loyalty really implies "conditional loyalty," and puts an obligation on the relationship partner to keep the relationship together. Because most service encounters involve some type of personal contact, what differentiates truly loyal customers from the rest is their degree of emotional attachment to the service provider. Illustrative of this point in the business-to-business sector were results from the study by Perrien, Paradis, and Banting (1995) where it was found that a customer can be loyal to a person within an organization, but this loyalty may not be transferable to the organization itself or to a new employee if the contact person within the organization is moved or leaves the organization. Indeed, Perrien et al. (1995) found that account manager turnover was the most frequent reason why businesses switched their commercial bank accounts.

The conceptual model presented in this article is based on defining service loyalty, or household consumer loyalty towards service providers. In this effort, a focused definition for service loyalty is hereby proposed: **True service loyalty is the consumer's desire to frequent a particular service provider, resulting from high customer satisfaction, high emotional commitment, and sustained repeat purchase behavior.**

The conceptual model, which includes the relationships among the constructs of service loyalty, is shown in Figure 1. This model is based on a synthesis of the research findings on the constructs of customer loyalty. This model also aligns with the research literature on the phases of loyalty: cognitive-affective-conative-action (Oliver 1999). It should be noted that this model includes only paths that could be substantiated by the research literature, or supported based on clear logical inference. Other possible paths were not included where research evidence was deemed to be weak or contradictory, or where scholars continue to agree to disagree.

Figure 1

Relationships among the Constructs of Service Loyalty: A Conceptual Model



*Note: Collectively, repeat purchase behavior, customer satisfaction, and emotional commitment are all necessary conditions in order for customer loyalty to be present.

ANTECEDENTS OF SATISFACTION

Service Quality

Service quality has been defined as the extent to which a service meets or exceeds expectations (Parasuraman, Zeithaml, and Berry 1985). Parasuraman et al. (1985) defined service quality along five dimensions: tangibles, reliability, responsiveness, assurance and empathy. The use of confirmation/disconfirmation analysis to measure service quality using SERVQUAL has been widely accepted and documented in the literature. Cronin and Taylor (1992) found a positive correlation between service quality and satisfaction. However, they argued that service quality should be viewed as a performance based construct, involving only perceptions of the service and not expectations. Their assertion is also supported by another study (Martensen, Gronholdt, and Kristensen 2000) that indicated expectations had no or very little impact on satisfaction and loyalty.

Tse and Wilton (1988) also found that perceived performance might outweigh expectation in determining consumer satisfaction/dissatisfaction. Similarly, Olshavsky and Kumar (2001) used desires, not expectations minus perceptions, to determine satisfaction with goods and services. They argue their point using the example that a student can expect a B, but desire an A, and if the student receives a B, s/he may not be satisfied, even though expectations have been met. Zeithaml and Parasuraman (2004) address this issue, and suggest that the measurement of service quality that is most appropriate should be based on the intent of the investigation. They suggest that if the purpose is to uncover service shortcomings, then the perceptions minus expectations score is more appropriate, and provides richer information.

The literature on service quality and loyalty is not in agreement as to any direct connection between these constructs. In a study by Zeithaml, Berry, and Parasuraman (1996) a relationship was found between service quality and loyalty, where loyalty was measured using the following dimensions: word of mouth, recommend to someone seeking advice, encourage friends, consider XYZ your first choice, and do more business in the future. They found a diminished sensitivity to quality improvements beyond a desired service level. This finding was in agreement with the previous findings of Coyne (1989).

Cronin and Taylor (1992) did not find a direct relationship between service quality and loyalty. Cronin and Taylor used repurchase intentions as the measure of loyalty in their study. In another major study of customers across four industries (Bloemer et al. 1999), no clear relationship was found between service quality and loyalty.

So, while studies have confirmed that customer satisfaction is a function of service quality and is considered an important antecedent of loyalty (e.g., Dick and Basu 1994), empirical studies sometimes do and sometimes do not reveal a direct relationship between service quality and loyalty.

Value

While there may be no one agreed upon definition of perceived value (e.g., Day 2002; Day and Crask 2000; Woodruff 1997), perhaps the most popular one defines value as consisting of all transactional benefits minus all transactional costs (Day 2002). The costs or "sacrifices" include a customer's value perceptions over a variety of factors, including price, reliability, product knowledge, time, convenience, effort and the helpfulness of the service provider's representative (Durvasula, Lysonski, Mehta, and Tang 2004). Interestingly, some researchers have reported that low prices can adversely affect a customer's perception of value because they may suggest poor quality or service (Leisen and Prosser 2004). Because "sacrifices" is part of the definition of value (Day 2002), it is not treated in this article as a separate construct leading to value. Studies have found that the most important determinant of perceived service value was perceived service quality (e.g., Bolton and Drew 1991; Cronin, Brady, and Hult 2000).

While there is general agreement that value has a strong impact on satisfaction (e.g., Cronin et al. 2000; Day and Crask 2000; Patterson and Spreng 1997; Woodruff 1997), the relationship between value and loyalty is not as clear. Sirdeshmukh, Singh, and Sabol (2002) found that value was a dominant determinant of customer loyalty, and Cronin et al. (2000) found a significant relationship between service value and behavioral intentions. On the other hand, Patterson and Spreng (1997) found that satisfaction completely mediated the relationship between value and purchase intent. Other researchers have argued that satisfaction also leads to value, a relationship that is not indicated or implied in the majority of studies on customer loyalty (Day 2002).

Szymanski and Henard (2001) also found that equity was an important factor in determining customer satisfaction. Equity is the perceived fairness of how one is treated by an organization compared to other customers, or by other organizations concerning a similar transaction. Note that the concept of equity is different from "brand equity," which can be defined as the price premium associated with a given brand name across a range of product categories (Chaudhuri and Holbrook 2001). Although equity is an important consideration, it is unlikely that the presence of equity alone will result in high customer satisfaction. For instance, all customers of an organization may be treated with a lack of respect (high equity), but it is unlikely that customer satisfaction would be high in this situation. This may also be the case when the majority of companies within an industry are known for delivering substandard customer service.

Satisfaction may be positively impacted when positive inequity occurs, or a customer perceives their treatment to be higher than a referent group. However, researchers have found that a service provider's overgenerosity (positive inequity) may actually lower the level of trust in the service provider, and lead to other cognitive processes that bring into question the motives of the service provider (Estelami and De Maeyer 2002). Because equity is a factor that relates to perceptions of price fairness and fairness of the treatment a customer receives by a service provider compared to other customers and organizations, it is treated here as being a dimension of perceived customer value.

Affect

Some researchers have argued that overall customer satisfaction includes a cognitive as well as an affective component (e.g., Fournier and Mick 1999; Yu and Dean 2001). Value has been shown to mediate the relationship between service quality and cognitive satisfaction, while psychological impressions/feelings, or affect, has been found to mediate the relationship between quality and affective satisfaction, resulting in positive and negative moods (e.g., happiness; anger). In studies examining this issue it has been found that affect (emotions) and service quality explain more of satisfaction than just service quality (e.g., Oliver 1989; Liljander and Strandvik 1997; Westbrook 1987). These findings are supported by a study, which found a positive relationship between emotions arising from seeing a movie and the level of satisfaction with a movie (Evrard and Aurier 1994). In addition, Mattila and Enz (2002) found that a consumer's evaluation with a service encounter was highly correlated with his/her mood during and after the encounter.

Seybold (2001) states that customer experience is extremely important, and the feelings customers have when they interact with an organization determines their loyalty. However, the relationship between emotions and satisfaction is not always that clear. Westbrook and Oliver (1991) found that lacking strong positive or negative emotions was also linked to moderately high levels of satisfaction. In addition, moderate negative emotions were tolerated to a certain degree, and did not necessarily result in dissatisfaction. Therefore, while emotions do have an influence on satisfaction level, the relationship is apparently neither linear nor simple.

ANTECEDENTS OF SERVICE LOYALTY

Customer Satisfaction

Satisfaction has been defined in a couple of different ways. For example, Oliver (1999) defined satisfaction as pleasurable fulfillment, and Day (1984) defined satisfaction as a postchoice evaluative judgment concerning a specific purchase selection. Because numerous studies have found a relationship between satisfaction and repeat purchase intent and behavior, this literature will not be summarized in this section. Suffice it to say that researchers who have defined loyalty simply as repeat purchase behavior have found that the relationship between loyalty and satisfaction is different from the relationship uncovered when loyalty is defined in terms of repeat purchase behavior plus attitude toward the service and/or service provider.

The majority of the research studies examining the link between satisfaction and loyalty, which included attitudinal dimensions of loyalty, surfaced in the 1990s. One obvious reason for the popularity of these studies during this time period was the increased interest in total quality management issues and their relationship to customer satisfaction and profitability. It was reported in a Harvard Business Review article (Jones and Sasser 1995) that totally satisfied customers were six times more likely to be repeat customers, compared to merely satisfied customers. This has important implications for organizations, namely that organizations should strive for totally satisfied customers because the payoff to the bottom line can be enormous.

While many studies have found a positive relationship between satisfaction and loyalty (e.g., Bloemer and De Ruyter 1998; Bolton and Drew 1991; Fornell, Johnson, Anderson, Cha, and Bryant 1996; Gronholdt, Martensen, and Kristensen 2000; Hoisington and Naumann 2003), other researchers have not found a significant relationship (e.g., Bowen and Chen 2001; Cronin and Taylor 1992; Khatibi et al. 2002). So what some thought to be a rather simple relationship: service quality leads to satisfaction, which in turn leads to loyalty, has turned out to be anything but simple. One study showed that at the highest satisfaction rating, as many as 19.5 percent of consumers in health care, and 32.4 percent of consumers for car repair services were willing to switch (Mittal and Lassar 1998).

Reichheld (1996) studied different types of businesses and found that 60 to 80 percent of customers who defected had stated on a survey that they were satisfied or very satisfied just prior to defecting. Therefore, while dissatisfaction may lead to switching behavior, satisfaction may well contribute to customer loyalty, but does not guarantee loyalty even at high levels of satisfaction. Satisfaction is more like an order-qualifier for loyalty, one important piece of the puzzle, but satisfaction alone does not sufficiently explain customer loyalty. Bennet and Rundle-Thiele (2004) also report that high satisfaction does not equate with high loyalty, and conclude that this relationship is moderated by relationship involvement and personal characteristics.

Trust

Trust has been found to be a necessary mediating variable between satisfaction and loyalty. Morgan and Hunt (1994) reported that trust and commitment are key mediating constructs in successful relationships. Interestingly, several researchers have also found a positive relationship between trust and satisfaction (e.g., Anderson and Narus 1991; Gummerus, Liljander, Pura, and Riel 2004; Hocutt 1998; Taylor and Hunter 2003). This finding can also be explained by other research on value, where trust in a service provider reduced the perceived level of risk, leading to an increase in perceived value, which leads to increased satisfaction.

In a study by Locander and Hermann (1979), customers with less expertise were found to be more prone to reduce their risk by developing loyalty to a particular brand or service provider. Chiou, Droge, and Hanvanich (2002) also found that for low-knowledge customers the relationship of trust to loyalty is indirect, through satisfaction. However, for high knowledge consumers the relationship from trust to loyalty was found to be both direct and indirect through satisfaction. Singh and Sirdeshmukh (2000) proposed a model of agency theory where trust leads to satisfaction due to the actions of agents, which build consumer confidence. They also contend that the "signaling investments" (e.g., buildings; advertising; logos) help to shape the performance expectations of consumers, which in turn may result in higher consumer trust (and satisfaction) if the organization's actions are consistent with such signals.

Trust has also been found to be a precondition for increased relationship commitment (Miettila and Moller 1990), but most researchers have reported that trust is not directly related to loyalty (e.g., Hennig-Thurau, Gwinner, and Gremler 2002; Sirdeshmukh et al. 2002; Taylor and Hunter 2003). High satisfaction can lead to high trust in a service provider, but there may not be any emotional commitment involved. While trust is necessary for increased relationship commitment, trust by itself is no guarantee of repeat business or loyalty. This implies that just trusting a service provider is not enough to increase ones commitment to a particular organization. There must be something that mediates the relationship between trust and relationship commitment. A consumer can trust that an organization will do what they say, but still may not be loyal to that particular organization.

Relationship Involvement

The missing link appears to be the degree of "relationship involvement" present. The literature defines "involvement" as reflecting personal relevance or importance of the decision (Mittal and Lee 1989). The term "relationship involvement" implies an interest in building/maintaining relationships, which is moderated in part due to the proneness of a buyer to engage in relationships with sellers (Wulf, Odekerken-Schroder, and Iacobucci 2001). Bendapudi and Berry (1997) state that more frequent interactions can strengthen the social bonds, assuming that these interactions are satisfying. Varki and Wong (2003) found that more involved customers expressed a greater desire to have a continued relationship with the service provider, along with a greater need to be treated fairly. In addition, Hocutt (1988) suggests that relationship investment (consisting of time, energy, and possibly emotions), mediates the relationship between the closeness of the relationship and the level of emotional commitment.

Increased relationship involvement, which includes continued relationship investments, is necessary for the existence of a high level of emotional commitment, which is discussed in more detail next. Oliver (1999) found that loyalty occurs through a combination of product superiority, personal fortitude, social bonding, and the interaction of these factors. Even for relatively low contact services, such as car repair, the way a customer is treated is important in determining loyalty beyond satisfaction (Mittal and Lassar 1998). Furthermore, the only way to build customer loyalty is through first developing employee loyalty, for without employee loyalty, customer loyalty is not possible (Reichheld 1996). The following two cases are based on actual customer experiences, and illustrate the importance of building lasting and strong relationships with customers, which might be the only sure way to earn true customer loyalty in the services sector.

Case 1. A consumer switched from a VISA Advantage card, which accrues miles on an airline that could be reimbursed for free airline tickets, to a Discover card with which he could get 1% cash back on all purchases. He switched, even though he had been a faithful user of the VISA Advantage card, and very satisfied with the program. This consumer would have been judged to be extremely loyal to the Advantage card for years (based only on exclusivity and satisfaction), but nevertheless he switched. By definition, if one is truly loyal, he/she is not supposed to do this! Switching occurred because there was no personal relationship that created an emotional attachment or psychological bond to the organization. So presented with an apparent better value, and lacking any emotional commitment, satisfaction decreased with the result being a customer defection.

Case 2. State Farm Insurance Companies stresses personal customer intimacy through their agency relationship with customers. The key difference in this case is that there exists a personal bond that occurs between the agent and customer. For example, there was a situation where a person's house burned down and the State Farm agent immediately "comforted" the customer and assured him that he would get a check very quickly. The customer received a check for over $200,000 and shortly afterward invested a large sum of money in other investment vehicles with the agent because he said that the agent had been very good to him and he trusted his advice. Thus, an emotional bond had developed between this agent and the customer.

The research findings regarding relationship involvement do not apply solely to the household or end consumer. Erikson and Vaghult (2000) found a positive correlation between buying more and developing more deepened relationships in a business-to-business context. The bottom line is that relationships matter, and organizations that cultivate deep relationships with their customers should expect to be rewarded with increased numbers of truly loyal customers in the long run.

Emotional Commitment

Morgan and Hunt (1994, p. 23) defined relationship commitment as "an exchange partner believing that an ongoing relationship with another is so important as to warrant maximum efforts at maintaining it; that is, the committed party believes the relationship is worth working on to ensure that it endures indefinitely." Bloemer and Odekerken-Schroder (2002) used Morgan and Hunt's definition of commitment, and found that satisfaction leads to trust, which leads to commitment, which results in loyalty. They also found that commitment "had the strongest impact on purchase intentions, followed by the impact of commitment on price-sensitivity, and word of mouth."

When relationship commitment is defined as including desires or emotions, this construct has been referred to as "emotional commitment" (Yu and Dean 2001). Work in this area, borrowed from the area of organizational behavior, has differentiated between affective (emotional) and continuance commitment (e.g., Allen and Meyer 1996; Meyer and Allen 2001). Affective commitment, as this concept is related to consumers, is the desire to do business with an organization. Continuance commitment occurs when the costs to switch are greater than the costs to stay. As previously mentioned, a customer's outward display of commitment to a relationship based on behavior, considered in past studies to represent loyalty, can occur for various reasons (e.g., high switching costs; few choices), and satisfaction in such a relationship can be negative. Emotional commitment is only likely to occur if satisfaction is present. For example, studies have shown that high switching costs may lead to commitment (behavioral outcome), but high switching costs would not result in increased emotional commitment, and in fact, the opposite would likely occur.

Yu and Dean (2001) also found that emotional commitment, which they refer to as the emotional component of satisfaction, had a stronger impact on loyalty than the cognitive component of satisfaction. In addition, Hansen, Sandvik, and Selnes (2003) found that emotional commitment to an employee has a positive effect on the consumer's commitment to the service provider. Emotional commitment, or relationship commitment, is different from affect (emotions) or satisfaction in that it is a higher order emotion, resulting from satisfaction, trust, and relationship involvement. Emotional commitment also occurs over time, unlike the construct of satisfaction, which may occur at any given service encounter. Therefore, emotional commitment is not treated as being embedded within the constructs of affect or satisfaction. Indeed, it appears that the social bond created by increased emotional commitment is the basis for the consumer buying exclusively from a particular service provider (Butz and Goodstein 1996).

Allen and Meyer (1996) also defined a third component of commitment called normative commitment, which represents an obligation to stay in an organization. Similarly, Bansal, Irving, and Taylor (2004) found support for the existence of affective, continuance and normative commitment to service providers. Fullerton (2003) also found that committed customers were less likely to switch than consumers who lacked commitment to the service provider. In addition, affective commitment was found to be a more important determinant of customer retention than continuance commitment. Gounaris (2003) also found that affective commitment increases intent to stay and invest in a relationship in a business-to-business context, which was not the case found for "calculative" (continuance) commitment.

DISCUSSION AND IMPLICATIONS

Organizations need to be able to identify truly loyal customers and use this information proactively to maintain/nurture customer loyalty. In some cases, organizations may be assuming the existence of an attitudinal dimension based on observed behavior that in fact was never present. The point not to be lost here is that customers, who were considered to have "high loyalty" based only on repeat purchase behavior or measured satisfaction, may never have actually been truly loyal, and their continued patronage should not be taken for granted. We believe that organizations need to use revised metrics for measuring customer loyalty and customer worth. Organizations that understand the importance of building customer relationships are using metrics such as customer retention, customer satisfaction, growth in number of customers, growth in customer spending, customer lifetime value and predictors of customer defection to determine the value of customers to their business (Seybold 2001). For example, Schwab tracks customer asset accumulation, customer satisfaction, customer retention, and employee retention. These are also the measures upon which incentives to employees and managers are based (Seybold 2001).

If not already started, we would urge organizations to develop a customer relationship management (CRM) framework that integrates marketing and operations strategies that move customers from being satisfied or retained to becoming truly loyal. In the long run, buying into this paradigm shift should yield a significant increase in the bottom line. Even companies perceived as being product-focused, such as IBM, General Electric, 3M, Caterpillar and Intel are implementing CRM strategies that focus on building and deepening relationships with customers (Seybold 2001). Gone should be the days in which firms can just focus on R&D, innovation, and operational excellence to guarantee their future success. Successful CRM strategies need to emphasize ways for an organization to deepen existing relationships with customers. Also, it is important to mention that an organization cannot just focus on their truly loyal customers. Over time, they would have no more customers if they adopt this strategy. While there is little debate that organizations will need to develop strategies for increasing the number of truly loyal customers, the form that these programs will take is going to be different across industries and companies. Research has noted that the attributes that are important to one customer segment, may be of little interest to another (Mittal and Katrichis 2000).

When developing customer loyalty programs, organizations need to determine the lifetime value of their customers. It has been noted that customers who frequent an organization on a regular basis, and have been with a service provider the longest do not necessarily represent the greatest profit to an organization. These customers may be bargain seekers, and only frequent the organization due to price promotions. These are the same customers that will leave at a moments notice if offered a better price incentive by a competitor (Reichheld 1996). In these cases, the continuation of such programs may be encouraging bargain hunter shopping, rather than creating true loyalty.

Because the goal of many of these loyalty development programs is ostensibly to create true customer loyalty, it would have to be concluded that the majority of these programs have failed (e.g., Bhatty, Skinkle, and Spalding 2001). Ironically, Craig (2000) reports that firms in the airline industry, which have among the best structured loyalty development programs, also have the most dissatisfied customers. The primary reason why many loyalty programs (e.g., frequent flier miles; cards offering free meals) do not work is because they do not create a strong emotional bond or relationship between the customer and organization. Given that a lot of current loyalty development programs miss their mark, it is possible that organizations could save money by strategically demarketing such programs. The lesson to be learned is that rewards do not always need to be tangible; a personalized approach to customer service may mean a lot more to customers than monetary incentives.

Still, not all customers want the same relationship with a service provider. For instance, Garbarino and Johnson (1999) found that satisfaction had an influence on future purchase intent of transactions customers, but this relationship was not significant for relational customers. Selnes and Hansen (2001) also concluded that self-service without personal attention may erode customer loyalty in the long run. Anderson and Narus (1991) suggest that organizations should categorize their customers on a continuum from transactional to collaborative exchanges. Bhatty et al. (2001) add that loyalty drivers must be customized, and will differ from industry to industry. This also means that "loyalty" reward programs focusing on monetary incentives may be important to some customers, and may increase continued patronage and profitability of the organization, even in the absence of creating true customer loyalty.

Other authors have even suggested that true loyalty is an elusive and unobtainable goal for many organizations, and they should be content with achieving "satisfied" customers (e.g., Oliver 1999). Still others hold opinions contrary to this way of thinking. For example, Reichheld (1996) argues that it is important for service providers even in quasi-monopolistic markets (e.g., cable television; local phone service) not to assume that customer relationships are irrelevant. Few monopolies last forever, and the only way to guarantee long-term customer loyalty is to build relationships with customers. Evidence of the fragility of "monopolistic" industries is apparent in the current market shift from local cable providers to satellite; and many consumers are electing to do without local phone service, opting instead to use their cellular phones.

Organizations also need to have recovery plans for different customer groups in the case of service failure. Some studies have indicated that a good recovery plan, after service failure, may actually improve customer loyalty (Zeithaml et al. 1996). However, in the same study, it was found that the customers with the highest loyalty intentions were the ones that did not experience any service problems. Keaveney (1995) found that the two major reasons why customers switched were problems associated with service failure, followed by poor service treatment. And Mattila (2001) found that high-relational customers, indicating higher relationship involvement, were more likely to forgive service failures. These findings reinforce the importance of the need for organizations to implement processes to assure a high level of service quality, including service recovery plans.

CONCLUSION AND DIRECTIONS FOR FUTURE RESEARCH

This article examines the construct of consumer loyalty to service providers, and a conceptual model is proposed that integrates the literature in this area. The model shows that the household consumer's service loyalty is a function of repeat purchase behavior, satisfaction, and emotional commitment. At the heart of this model is the contention that relationships matter, and the depth of the relationships that organizations build with customers determines customer loyalty, as well as their future lifetime profit potential. Trust is essential for developing lasting, substantive relationships. Without trust, emotional commitment is impossible to obtain and maintain. And using the definition of service loyalty provided in this paper, only satisfied and emotionally committed customers are truly loyal. For organizations to adopt this definition of service loyalty, it will require improved measurements of customer loyalty, further market segmentation of customers, and more customized loyalty development and recovery strategies.

It has been assumed in this article that the degree of customer loyalty can be measured. In actuality, a customer's loyalty can only be determined if the customer's commitment is put to the test: if the relationship dissolves, then the argument can be made that true loyalty never existed. This brings into question whether there is such a construct as degree of loyalty. For all practical purposes, future predictions of relationship dissolution are very difficult to make with any sense of confidence. Therefore, for the construct of loyalty to have any practical implications for purposes of strategic planning and operationalization of marketing tactics, loyalty must be defined as occurring over a continuum.

Loyalty is an elusive concept, and the proposed conceptual model presented in this paper attempts to add some structure to the issues associated with this concept. Defining loyalty as a multidimensional construct, consisting of behavior, attitude and emotions, opens the door to many more questions than any one article can address. Empirical research needs to be conducted to test the relationships in this model, as well as to more fully explore the relationship between emotional commitment and loyalty to service providers. It is not enough to know that the stronger the emotional bond, the smaller the chance a customer is likely to dissolve the relationship in the future (Hocutt 1998).

The synergistic effect of various loyalty development programs on customer loyalty, as defined in this article, is also an area ripe for further research. In addition, the linkages among relationship involvement, emotional commitment and service loyalty may have important implications for increasing brand loyalty; and further research should be conducted to more fully explore these relationships. Finally, cultivating meaningful customer relationships that lead to customer loyalty is not unique to organizations for which the household consumer is their customer; it is also important in the business-to- business sector, and future research should focus more on such connections in the supply chain.

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The manuscript upon which this article is based was originally submitted for publication consideration in the Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior in September 2004. This submission was sent to Keith Hunt who was Editor of JCS/D&CB at that time. In accordance with established practices, Dr. Hunt retained the file relating to this article and handled all correspondence with reviewers, including sending out our revision/resubmission in August 2005. The final acceptance decision was made by Dr. Hunt, serving as Ad Hoc Editor, in September 2005.

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