

Relationship Bonds and Customer Loyalty: A Study Across Different Service Contexts

Mafalda Lima and Teresa Fernandes^(✉)

Faculty of Economics, University of Porto,
R. Dr. Roberto Frias, s/n, 4200-464, Porto, Portugal
mafaldalima58@gmail.com, tfernandes@fep.up.pt

Abstract. The benefits of customer relationship strategies are well known and somewhat established nowadays. Customer loyalty emerges as the crucial glue in developing a relational approach. However, relational bonds, which relate to customer loyalty, have not yet been fully explored. Also, there is little research that takes into account the effect of service types on customer relationships and bonding. This paper develops a conceptual framework based on previous literature with a complete set of different relational bonds and examines its influence on customer loyalty across search, experience and credence services through a survey-based empirical study, with a sample of 233 consumers. The results provide guidance to managers to differentiate customer relationship strategies according to each specific service context.

Keywords: Relationships · Bonds · Customer loyalty · Services

1 Introduction

The profound effect of service quality and the mediating effect of customer satisfaction on consumer decision making are largely recognized, and have created a remarkable transfer in awareness towards customer-focused services marketing and a steady increase of research related to customer behavior in services [1, 2]. While this sector is growing and becoming more competitive, service providers are increasingly focusing on developing their competitive advantage by strategically managing customer relationships.

One of the most important determinants of customer relationships is customer loyalty [3]. Customer loyalty is strongly affected by different types of relational bonds or ties, which can act as benefits or exit barriers, and have become central concepts in the study of customer relationships. However, relational bonds have been examined in the literature mainly conceptually [4], or in a business-to-business context [5], and thus have not yet been fully explored [6]. Also, in different service contexts, different types of relationships and bonding may emerge, given differences in the nature and the value customers derive from different service types [7]. However, there is little research that takes into account the effect of service types on relational bonds, and cross-validation across different service industries (e.g. search, experience and credence services) is

required [8]. Though some studies have analyzed customer relationships from context to context, in services as diverse as hairdressing, health, retail or banking (e.g. [9–11]), to date the majority of these studies are based on one service industry.

The aim of this paper is to identify a set of relational bonds and to examine its influence on customer loyalty, as well as to analyze the significance of different relational bonds across search, experience and credence services. Drawing on existing literature, we develop a conceptual framework with a complete set of different relational bonds and examine how those bonds can influence customer loyalty. We then test our hypothesis through data collected in three contexts, search, experience, and credence services. A self-administered, cross-sectional survey was conducted and a convenience sample of 233 consumers was used to perform significance, correlation and variance tests. We end up presenting the effect of different relational bonds on loyalty and concluding that relational bonds valued by customers vary significantly among the contexts studied. With this study, we aim to fill a literature gap and to provide guidance to managers to differentiate customer relationship strategies according to each specific service context.

1.1 Customer Relationships and Loyalty

Customer loyalty has been considered to be one of the main keys on achieving company success and sustainable competitive advantage [12] and one of the most important determinants of profitable long-term relationships [3]. Retaining customers has become a more attractive strategy for businesses to increase profitability than capturing new customers [13]. As loyalty increases, volumes purchased grow and customer referrals increase. Also, relationship maintenance and customer replacement costs fall as both customer and supplier learn more about each other. Finally, retained customers may pay higher prices than newly acquired customers [14].

The customer loyalty concept is a definition that has been long enriched, but an agreement in the literature has not yet been reached. Some authors may refer to customer loyalty simply as repeat purchase [15]. Nowadays this is considered a poor definition because loyalty can mean much more than just a positive buying behavior of the customer towards the company. Repeat business does not depend on customers being loyal to a company but on the company's perceived faithfulness to a specific, unique customer value [16]. Loyalty has also been described as the crucial glue in developing relationships [17].

In 1999, Oliver's work revolutionized loyalty's definition by realizing that satisfaction does not universally translate into loyalty. The author concludes that satisfaction is a "necessary step" towards loyalty but eventually there are other factors (like self-determinism or bonding) that are also significant for this construct. Loyalty is thus defined as a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing despite situational influences and marketing efforts having the potential to cause switching behavior [18].

In other seminal work, [19] suggest a combined perspective in which a favorable attitude (attitudinal loyalty) and repeat purchase (behavioral loyalty) were required to

define customer loyalty. Thus, loyalty can be defined under two perspectives: behavioral and attitudinal loyalty. Loyalty as a behavioral concept believes repeat purchasing can capture the loyalty of a consumer towards the brand of interest [20]. On the other hand, researchers who endorse attitudinal loyalty state that it is a psychological process which makes an individual develop a commitment towards a brand. This way, loyalty is viewed as a positive attitude that leads to a relationship with the provider [17].

Despite the large number of studies on customer loyalty drivers, existing knowledge is still highly fragmented and the results are mixed [21]. Among other determinants, customer loyalty is strongly affected by different types of relational bonds or ties. Businesses can build customer relationships by initiating one or several types of bonds. Relational bonds can act as benefits or exit barriers [4]. Depending on their nature, these bonds can strengthen or weaken customer relationships and loyalty.

1.2 Relational Bonds or Ties

Bonds and bonding have become central concepts in the study of customer relationships [4]. Bonds are the exit barriers that tie the customer to the firm and maintain the relationship [22]. Different bonds will generate different states of mind from a customer towards a certain company and can influence loyalty towards a service provider. In this section some positive and negative effects of various bonds presented in previous literature (e.g. [4, 9]) will be explored.

Economic bonds and switching costs. Developing relationships with businesses may lead consumers to receive economic advantages. Customers who have an enduring relationship with an organization may be rewarded with financial benefits, such as special pricing considerations [23].

Switching barriers are a consequence of a customer's perception of time, money, and psychological effort required to change from one service provider to another, particularly search and learning costs that switching entails [24]. These perceptions help customers to develop capabilities required to optimally use a given product. Such capabilities are likely to be firm specific and cannot be transferred perfectly to competitors' product offerings [25]. Switching costs will most likely retain customers in the firm and make them consume their complementary products. Switching costs may be caused by various aspects such as: costs of searching for a new service provider; the loss of a friendly and comfortable relationship; having to bear learning cost; explain individual preferences; risk perceptions; or loss of special privileges [26].

Consumer switching costs give firms a degree of market power over their repeat-purchasers [26]. Thus, by exploiting this type of bond, firms can achieve a competitive advantage. Therefore, the switching costs theory predicts a direct, positive relationship between customers' switching costs and firm revenues. Shapiro and Varian [27] argue that in competitive markets where all firms in an industry have similar production costs and product quality, the profits firms earned from customers equal exactly customers' switching costs.

Social bonds. Social bonds refer to personal ties which include perceived feelings of "familiarity, personal recognition, friendship, rapport and social support" [26, p. 102].

Customers derive social bonds from long-term relationships with service firms. A considerable indirect influence of social benefits on word-of-mouth communication through commitment can also be pointed out [9].

This bond can be established, in addition to the benefits received in the delivery of the core service, as a kind of fraternization that can occur between customers and employees. It is then most likely to appear in services with a high degree of interpersonal contact between customers and employees.

Thus it is expected that the higher social bonds, the better the interpersonal relations will be between the customer and the provider which can result to higher levels of loyalty [9]. Nevertheless, managers who encourage social relationships should be aware that some customers are only willing to engage on this type of interaction to a certain point. It is crucial to realize when you're invading people's "comfort zone".

Confidence bonds. Confidence bonds are defined as "perceptions of reduced anxiety and comfort in knowing what to expect in the service encounter" [9, p. 234]. Reducing the risk in services, thus building trust, is key to provide feelings of assurance to customers [28] and also improving satisfaction. Trust creates benefits for the customer (e.g., relationship efficiency through decreased transaction costs) that in turn fosters his or her commitment and loyalty to the relationship [29].

Although this sense of confidence and trust may be inextricably tied to the quality of the core service, it is expected that this bond appears as an independent benefit of long-term relationships - particularly when customers perceive that there are comparable quality providers in the market. Thus, these bonds are perceived to be highly important in retaining relationships, and are expected to influence positively customer loyalty.

Emotional bonds. Customers develop deep emotional bonds with brands, as elaborated in the emotional attachment to brands construct [30]. Developing a relationship with a provider can indicate that there is often a comfort or feeling of security in having that bond. They feel like it's going to be good in advance or if something is wrong it will be taken care of [6].

Consumers who are emotionally attached to a brand are also likely to have a favorable attitude towards it so it's quite that the consequences of this attachment include loyalty and (possibly) a willingness to pay a price premium for the brand [31]. This feeling towards the provider appears to develop over time and only after a relationship has been established between the customer and the organization. Revenue and profit from emotionally bonded repurchase are less vulnerable to disruption. Facilitating strong emotional attachments to brands is thus an important means of realizing devoted, profitable, customer repurchasing.

1.3 The Effect of Service Type on Relational Bonds

Service companies have always spent a great deal of attention to the relations they build with their customers, as oppose to other companies [32]. This is due to the fact that these companies provide a service that needs a lot of contact from the customer in order to be provided. This type of contact gives the chance, both to the company and to the customer, to develop a strong relationship.

Services are far from homogeneous. Rather they possess different structural characteristics such as degree of customization; high versus low face-to-face contact; search, credence or experience properties; membership versus non-membership type relationship; role of the customer in service ‘production’ and so on [33]. In different service contexts, different types of relationship bonds may emerge, given differences in the nature and the value customers derive from the different service types [7]. The nature of the service alters consumers’ motivations to enter and remain in a relationship, as benefits, costs and risks vary across different service types. However, there is little research that takes into account the effect of different service types on relational bonds [8, 34], since the majority of the studies are based on one service industry. To the authors’ knowledge, the study by [35] is the only one that focuses on this effect, and it was developed within an online setting.

Following the classification originally proposed by [35–37] divide services into three types (search, experience and credence services), which may have an impact on the importance customers attach to different relational bonds. Search services are those services that the customer can obtain full information and assess the utility outcome prior to purchase. Search attributes can be verified before purchase by examining information readily available from second-hand sources without having to buy or try the product [34]. Experience services are those services that the customers can assess and measure the outcome only during or after the consumption. Products with predominantly experience attributes have to be purchased and consumed before a customer can really appraise it and (dis)confirm the claims of the product [34]. Finally, credence services are those services where is difficult to measure or assess the outcome even after the consumption [35]. As experience and credence attributes dominate in services, consumers employ different evaluation processes than those they use with products where search qualities dominate [2].

According to [35], there are more opportunities to create social, confidence and emotional bonds in experience and credence services rather than in search services, where the customer does not have to interact a lot with the service provider in order to evaluate the outcome of the transaction [33]. Also, due to customers being more aware of their expectations even before service delivery, economic bonds and switching costs are expected to play a more important role on search than experience and credence services. In the case of experience services, as customers lack insight into the prevailing characteristics of the service, they will use heuristic information that is accessible and certifiable to them [38], such as information about the service encounter and human contact, giving a more prevailing role to social bonds. Finally, for credence services, provider reputation (and, thus, confidence bonds) becomes more important than for other types of services because credence services are the hardest to evaluate. The influence of trust on service quality and customer satisfaction cannot be ignored in interpersonal-based service encounters.

2 Problem Definition and Research Methodology

Based on previous literature review, we propose the following research framework (Fig. 1). The research model shows that different relational bonds may influence the

level of customer loyalty. The strength and significance of different relational bonds to customers may, however, vary across the different service types, namely search, experience and credence services, as market characteristics vary.

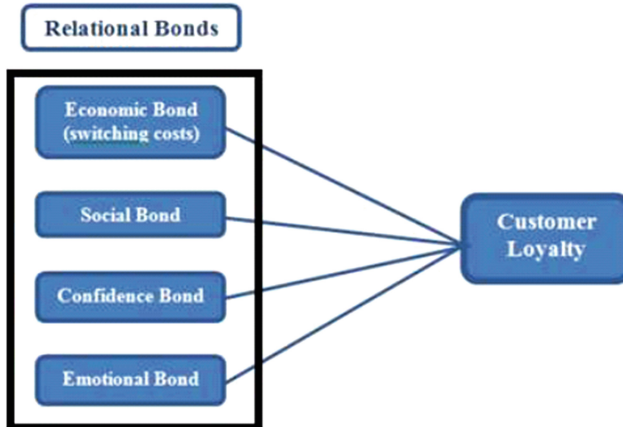


Fig. 1. Research framework.

Accordingly, attention will be focused on the following hypothesis:

H1: Relational bonds influence customer loyalty.

H1a: Economic bonds and switching costs influence customer loyalty.

H1b: Social bonds influence customer loyalty.

H1c: Confidence bonds influence customer loyalty.

H1d: Emotional bonds influence customer loyalty.

H2: The importance given by customers to each relational bond varies significantly between search, experience and credence services.

In this study, a cable TV operator will be used to symbolize search services due to its characteristics that make results easier to verify, even prior to purchase. Customers are well aware of their expectations and service attributes can be known before consumption. To represent experience services we have chosen a hairdresser because, as [39] pointed out, it's a type of service that consumers can only evaluate after some trial. Services with predominantly credence attributes will be characterized by health services since they are the most difficult to evaluate even after some trial has occurred, because consumers hardly possess any information cues or specified standards to evaluate the actual service outcome [39].

Data was collected from customers that normally use the type of services studied: search, experience and credence services. The survey instrument was administered in a self-completion format to a network of acquaintances and a sample of undergraduate and master students, due to convenience-related factors. Customers were questioned on their behaviors and expectations when choosing a cable TV operator (search service), a hairdresser (experience service) and a health service (credence service). This allowed us to examine meaningful differences across service categories, with different degrees

of information asymmetry [40]. Customer loyalty was measured according to an attitudinal perspective, focusing on how strong is the customer's relationship with the service provider. An online questionnaire was produced to measure five variables: economic, social, confidence, emotional bonds (independent variables) and customer loyalty (dependent variable), and 233 answers were obtained.

The questionnaire was divided in two parts. The first one aimed at classifying the respondents: gender, age and qualifications. In the second part, each question must be answered three times in order to classify the differences between the three contexts in the same issue. There were four different items to classify each independent variable (making a total of 16 items). The measures were established scales from previous studies, adapted to the present study. Economic bonds and switching costs were measured with 4 items adapted from [23, 40]. Social bonds were measured through a four-item scale from [23], measurement of emotional and confidence bonds were based on [9, 41]. Finally, to measure the dependent variable (customer loyalty), one item from [9] was used ("I have a very strong relationship with this service provider"). All items employed a 5-point Likert scale, ranging from "totally agree" to "completely disagree" (Table 1).

3 Research Findings

The majority of the respondents (63.9 %) were female, with an average age of 25 years, and who concluded high school or had a bachelor degree (41.6 %).

Exploratory factor analysis (EFA) and reliability tests were performed on the items used to measure relational bonds. Regression Analysis was performed between relational bonds and customer loyalty, while multivariate analysis of variance (MANOVA) ascertained the impact of service type on relational bonds.

We conducted an EFA by the method of Principal Component Analysis using Varimax rotation for relational bonds. A value of Kaiser-Meyer-Olkin (KMO) equal to 0.921, and Bartlett's test with a p-value < 0.001 indicated that there was a significant correlation between the variables and the data is appropriate for a factorial analysis. The results strongly support the four factor structure for relational bonds (Table 1), with a total variance explained of 75.7 %. The scales demonstrated good reliability according to accepted standards [42]. Internal reliability tests of the identified factors showed strong Cronbach's alpha. In addition, evidence of the measures' validity is provided by the fact that all factor loadings are significant and that the scales exhibit high levels of internal consistency.

Hypothesis 1 aims to determine to what extent customer loyalty (dependent variable) is explained by relational bonds (independent variables). Thereby we proceed to Multiple Linear Regression Analysis, a statistical technique used to analyze the relationship between a single dependent variable and several independent variables [43].

Multiple regression analysis showed all bonds to be significant. Social, emotional and confidence bonds emerged as important determinants customers' loyalty. According to the literature, consumers who are emotionally attached to a brand are likely to have a favorable attitude towards it and, thus, to be more loyal [31]. Moreover, according to [9], the higher social bonds, the better the interpersonal relations will be

Table 1. Measurement scales.

Variable	Measurement scale	PCA loadings	Mean	α
<i>I've been keeping a long relationship with service provider X because...</i>				
Economic bonds	It provides discounts for regular customers	0.901	1.95	.817
	It offers rewards to encourage future purchasing	0.908	1.88	
Switching costs	Time and effort costs of changing to other provider are high for me	0.858	2.48	.632
	It would be inconvenient for me to change to another provider	0.834	2.75	
Social bonds	I am recognized by certain employees	0.824	2.79	.913
	I have developed a friendship with the service provider	0.857	2.34	
	I am familiar with the employee(s) that perform(s) the service	0.846	2.83	
	I enjoy visiting this service provider	0.741	2.15	
	I am emotionally attached to it	0.566	2.56	
Emotional and Confidence bonds	I know what to expect when I go in	0.620	3.52	.930
	This company's employees are perfectly honest and truthful	0.859	3.35	
	This company's employees can be trusted completely	0.856	3.23	
	This company's employees have high integrity	0.897	3.42	
	It is concerned with my needs	0.613	3.25	
	The friendliness of the staff makes me feel good	0.638	3.10	
	Although there are other alternatives, I still like going there	0.716	3.36	

between the customer and the provider which therefore would result to higher levels of loyalty. Conversely, economic bonds and switching costs were viewed as less important drivers. In fact, according to the literature, bargain hunting customers are less loyal since they constantly check for the best deals in the market, which fails to contribute to the development of strong relationships [44]. The simple correlation coefficient ($R = 0.826$) suggests that there is a strong positive correlation between the variables (Table 2). The adjusted coefficient of determination (adjusted $R^2 = 0.681$) suggests that 68.1 % of the variability of customer loyalty is explained by relational bonds considered in the model.

MANOVA ascertained the impact service type on relational bonds (Table 3). In order to determine the nature and magnitude of service type impact, a series of univariate analysis were conducted. Results showed that the type of service is relevant for each analyzed relational bond.

Table 2. H1 testing results: regression analyses between bonds and customer loyalty.

	R	R ²	Adjusted R ²	Durbin-Watson	
	0.826	0.682	0.681	1.707	
ANOVA	Sum Squares	df	Mean Square	F	Sig.
Regression	961,246	4	240,312	372,684	0,000
Residual	447,501	694	0,645		
Total	1408,747	698			
	B	Std. Error	Beta	T	Sig.
(Constant)	2,498	0,03		82,241	0,000
Emotional and Confidence Bonds	0,636	0,03	0,448	20,919	0,000
Social Bonds	0,962	0,03	0,677	31,661	0,000
Economic Bonds	0,196	0,03	0,138	6,445	0,000
Switching Costs	0,092	0,03	0,065	3,028	0,003

Pairwise analysis using Tukey post hoc tests shows that, customers give more importance to emotional and confidence bonds when using a hairdresser compared to a cable TV operator (mean difference = 0.787). Also, customers pay more attention to these bonds for health services than for a cable TV operator (mean difference = 0.822).

Table 3. H2 testing results: multivariate analysis of variance.

		Sum of squares	df	Mean square	F	Sig.
Emotional and Confidence bonds	Between groups	100,652	2	50,326	58,637	0,000
	Within groups	597,348	696	0,858		
	Total	698	698			
Social bonds	Between groups	258,35	2	129,175	204,494	0,000
	Within groups	439,65	696	0,632		
	Total	698	698			
Economic bonds	Between groups	70,601	2	35,301	39,161	0,000
	Within groups	627,399	696	0,901		
	Total	698	698			
Switching costs	Between groups	34,255	2	17,128	17,960	0,000
	Within groups	663,745	696	0,954		
	Total	698	698			

When comparing the hairdresser with the health service, there's a positive difference (mean = 0.034) yet not statistically significant ($p > 0.005$). When it comes to social bonds, again customers pay more attention to these bonds for the hairdresser than for a cable TV operator (mean difference = 1.476). The same happens when comparing the health service with the cable TV operator (mean difference = 0.908). Also, when comparing a hairdresser to a medical service, this bond is still more important for the former than the later (mean difference = 0.567).

These results were expectable, since there are more opportunities to create social and emotional bonds in experience and credence services (such as hairdressers and physicians), where there is a high degree of interpersonal contact [33], rather than in search services such as cable TV operator, where the customer does not have to interact a lot with the service provider in order to evaluate the outcome of the transaction. Services with a high degree of interaction with the customer are based mostly on the personal and customized relations between the client and the provider [45] and offer higher levels of familiarity and trust [46]. Also, in experience services, customers tend to use information about the service encounter and human contact (social bond), while credence services are mainly based on technical knowledge and reputation, rather than social features, and may not qualify for a friendship-type relationship [33, 34].

For economic bonds, it was found a positive mean difference between a cable TV operator and a hairdresser (mean difference = 0.201, yet not statistically significant). Comparing the choice between a cable TV operator and a health service, customers give more importance to economic bonds when choosing a cable TV operator (mean difference = 0.752). Economic bonds are also more important when choosing a hairdresser than a physician (mean difference = 0.551). Since credence services are the hardest to evaluate, customers are more willing to pay a premium price in order to reduce their uncertainty. For this type of service, customers may look to price for a cue and are expected to be less price sensitive [38]. Conversely, when customers are more confident of their abilities to judge the goodness of the service, they become more sensitive to price, and so discounts and other rewards may become more important.

Lastly, analyzing switching costs it was depicted that there are no significant statistical differences between the cable TV operator and the health service (mean difference = 0.143), while hairdressing was the service where the importance of switching costs was the lowest both when compared with a cable TV operator (mean difference = -0.524) and with the physician (mean difference = -0.381). This result possibly reflects the fact that, apart from the potential loss of a friendly relationship, most switching barriers are not a major consideration in hairdressing, given the abundance of alternatives [47]. Conversely, in the case of credence services such as the physician, which are intrinsically difficult for customers to evaluate, alternatives may be hard for customers to compare and match, and switching costs are considered high [48]. Surprisingly, although search services are the easiest to evaluate prior to purchase, the cable TV operator also exhibits high switching costs. One possible reason is that Cable TV operators tend to have a membership relationship with its customer base and are thus more likely to have contractual switching barriers [33].

4 Conclusion

Service companies are increasingly recognizing the fundamental interest on analyzing customer behavior. The close contact that service companies have with their customers gives them the chance to develop strong relationships and customer loyalty. The theme of customer loyalty that combines a favorable attitude (attitudinal loyalty) and repeat purchase (behavioral loyalty) has been considered to be one of the main keys on achieving company success and sustainable competitive advantage.

Loyalty can be achieved by building relational bonds with customers. Different bonds will generate different customer states of mind towards the company. Namely, economic and switching costs may retain customers; social bonds can enhance interpersonal relations between the customer and the provider; confidence bonds may reduce risk and contribute to a strong feeling of trust; and emotional bonds can increase the sense of attachment to a service provider. However, the role and relevance of relational bonds may not be the same across service contexts.

The main goal of this study was to identify a set of relational bonds and to examine its influence on customer loyalty, as well as to analyze the significance of different relational bonds across search, experience and credence services (represented by a cable TV operator, a hairdresser and a health service, respectively).

Through a Multiple Linear Regression it was shown that all four factors, Emotional and Confidence Bonds, Social Bonds, Economic Bonds and Switching Costs, had a significant positive influence on customer loyalty. Particularly, social bonds had the highest impact on loyalty. This comes in line with what was previously predicted that the higher the social bonds, the better the interpersonal relations will be between the customer and the provider which, in turn, would increase loyalty. Following, emotional and confidence bonds also had an impact on loyalty, since consumers who are emotionally attached to a provider and develop feelings of trust are likely to be loyal to the company. Lastly, economic bonds and switching costs also showed a positive influence on loyalty since switching to an alternative provider can imply a loss of economic benefits and may be perceived as time-consuming.

It was also proven that the degree of importance that each customer gives to the relational bonds analyzed varies with the type of service considered (namely, search, experience and credence services). Namely, the relevance given to relational bonds varies with differences in the nature and the value customers derive from different types of services. Emotional and confidence bonds had the most prominence on health services, social bonds had the most relevance on hairdresser's customers, and economic bonds and switching costs had a greater impact with the cable TV operator.

As a final reflection, in this investigation it became clear that managers should differentiate customer relationship strategies according to each specific service context. For example, for services high in credence and experience qualities, staff might be trained to nurture close relationships with clients, since there is an opportunity for emotional bonds or 'strong network ties' to be developed. Conversely, in the case of search services such as cable TV operators, attention should be given to economic incentives and switching barriers, such as membership relationships, since this type of services is easy to evaluate and compare and emotional, confidence and social play a minor role.

For future researches, it is important to acknowledge that this study has some limitations. First of all, since a convenience sample was used, this study shortens the possibility of generalization. It would be interesting to test the results in a sample with a broader and larger customer base, since the sample used may not be sufficient to generalize all the assumptions above. This study could be applied to other service contexts to see if it can actually be broadened to other settings or just to the ones studied here. Also, some specific characteristics of the services studied could be further analyzed. For example, for health services, customers could be inquired about specific services (e.g. a clinical visit, a specialist examination or a hospital admission); in terms of cable TV operators, it would be interesting to know if customers hold a contract agreement with the provider or not. Finally, further research could study the effect of other variables, such as low/high relational customers, on relational bonds and customer loyalty.

References

1. Palmer, A.: *Principles of Services Marketing*. McGraw-Hill, London (2005)
2. Zeithaml, V.A., Bitner, M.J., Gremler, D.D.: *Services Marketing: Integrating Customer Focus Across the Firm*. McGraw-Hill, Boston (2006)
3. Evanschitzky, H., Iyer, G.R., Plaßmann, H., Nießing, J., Meffert, H.: The relative strength of affective commitment in securing loyalty in service relationships. *J. Bus. Res.* **59**(12), 1207–1213 (2006)
4. Arantola, H.: Consumer bonding—a conceptual exploration. *J. Rel. Mark.* **1**(2), 93–107 (2002)
5. Buttle, F.A., Ahmad, R., Aldlaigan, A.: The theory and practice of customer bonding. *J. Bus.-Bus. Mark.* **9**(2), 3–27 (2002)
6. Spake, D., Beatty, S., Brockman, B., Crutchfield, T.: Consumer comfort in service relationships: measurement and importance. *J. Serv. Res.* **5**(4), 316–332 (2003)
7. Veloutsou, C., Saren, M., Tzokas, N.: Relationship marketing what if...? *Eur. J. Mark.* **36**(4), 433–449 (2002)
8. Paolo, G., Laurent, G.: Interpersonal trust in commercial relationships: antecedents and consequences of customer trust in the salesperson. *Eur. J. Mark.* **44**(1/2), 114–138 (2010)
9. Hennig-Thurau, T., Gwinner, K., Gremler, D.: Understanding relationship marketing outcomes: an integration of relational benefits and relationship quality. *J. Serv. Res.* **4**, 230–247 (2002)
10. Bloemer, J., Odekerken-Schröder, G., Kestens, L.: The impact of need for social affiliation and consumer relationship proneness on behavioral intentions: an empirical study in a hairdresser's context. *J. Retail Cons. Serv.* **10**(4), 231–240 (2003)
11. Odekerken-Schröder, G., Bloemer, J.: Constraints and dedication as drivers for relationship commitment: an empirical study in a health-care context. *J. Rel. Mark.* **3**(1), 35–52 (2004)
12. Reichheld, F.F., Teal, T.: *The Loyalty Effect: The Hidden Force Behind Growth, Profits, and Lasting Value*. Harvard Business Press, Boston (2001)
13. Hsu, C.: The relationship among service quality, perceived value, customer satisfaction and behavioural intentions: an empirical study of online shopping. MBA thesis, National Cheng Kung University, Tainan City, Taiwan (2007)
14. Buttle, F., Ang, L.: Customer retention management processes: a quantitative study. *Eur. J. Mark.* **40**(1/2), 83–99 (2006)

15. Oliver, R.L.: *Satisfaction: A Behavioural Perspective on the Consumer*. Irwin/McGraw-Hill, New York (1997)
16. Grönroos, C., Helle, P.: Return on relationships: conceptual understanding and measurement of mutual gains from relational business engagements. *J. Bus. Ind. Mark.* **27**(5), 344–359 (2012)
17. Day, G.S.: A two-dimensional concept of brand loyalty. *J. Ad. Res.* **9**, 29–35 (2000)
18. Oliver, R.L.: Whence consumer loyalty. *J. Mark.* **63**, 33–44 (1999)
19. Dick, A., Basu, K.: Customer loyalty: towards an integrated framework. *J. Acad. Market. Sci.* **22**(2), 99–113 (1994)
20. Ehrenberg, A.S.C.: Repeat buying—facts, theory and applications. *J. Emp. Gen. Mark. Sci.* **5**, 392–770 (2000)
21. Verhoef, P., Langerak, F., Donkers, B.: Understanding brand and dealer retention in the new car market: the moderating role of brand tier. *J. Retail.* **83**(1), 97–113 (2007)
22. Wendelin, R.: Bond audit, a method for evaluating business relationships. *J. Bus. Ind. Mark.* **26**(3), 211–217 (2011)
23. Gwinner, K., Gremler, D., Bitner, M.: Relational benefits in services industries: the customer's perspective. *J. Acad. Mark. Sci.* **26**(2), 101–114 (1998)
24. Jones, M.A., Mothersbaugh, D.L., Beatty, S.: Why customers stay: measuring the underlying dimensions of services switching costs and managing their differential strategic outcomes. *J. Bus. Res.* **55**(6), 441–450 (2002)
25. Brush, T., Dangol, R., O'Brien, J.: Customer capabilities, switching costs and bank performance. *Strat. Manag. J.* **33**(13), 1499–1515 (2012)
26. Klemperer, P.: Competition when customers have switching costs: an overview with applications to industrial organizations, microeconomics and international trade. *Rev. Econ. St.* **62**, 515–539 (1995)
27. Shapiro, C., Varian, H.: *Information Rules: A Strategic Guide to the Network Economy*. Harvard Business School Press, Boston (1999)
28. Berry, L.L.: Relationship Marketing of Services Growing Interest. *Emerg. Perspect. J. Acad. Mark. Sci.* **23**(Fall), 236–245 (1995)
29. Garbarino, E., Mark, S.: The different roles of satisfaction, trust, and commitment in customer relationships. *J. Mark.* **63**(April), 70–87 (1999)
30. Douglas, B., Hieu, G., Nguyen, P.: Antecedents of emotional attachment to brands. *J. Bus. Res.* **64**, 1052–1059 (2011)
31. Thompson, M., MacInnis, D., Park, C.: The ties that bind: measuring the strength of consumers' emotional attachments to brands. *J. Cons. Psychol.* **15**(1), 77–91 (2005)
32. Grönroos, C.: The relationship marketing process: communication, interaction, dialogue, value. *J. Bus. Ind. Mark.* **19**(2), 99–113 (2004)
33. Patterson, P., Smith, T.: Modeling relationship strength across service types in an Eastern culture. *Int. J. Serv. Ind. Manag.* **12**(2), 90–113 (2001)
34. Galetzka, M., Verhoeven, J., Pruyn, A.: Service validity and service reliability of search, experience and credence services: a scenario study. *Int. J. Serv. Ind. Manag.* **17**(3), 271–283 (2006)
35. Hsieh, Y., Chiu, H., Chiang, M.: Maintaining a committed online customer: a study across search-experience-credence products. *J. Retail.* **81**(1), 75–82 (2005)
36. Nelson, P.: Advertising as information. *J. Pol. Econ.* **81**, 729–754 (1974)
37. Darby, M., Karni, E.: Free competition and the optimum amount of fraud. *J. Law Econ.* **16**, 67–86 (1973)
38. Mitra, K., Reiss, M., Capella, L.: An examination of perceived risk, information search and behavioral intentions in search, experience and credence services. *J. Serv. Mark.* **13**(3), 208–228 (1999)

39. Zeithaml, V.: How consumer evaluation processes differ between goods and services. In: Donnelly, J.H., George, W.R. (eds.) *Marketing of Services: AMA Special Conference*, American Marketing Association, Orlando, FL (1981)
40. Sui, J., Baloglu, S.: The role of emotional commitment in RM: an empirical investigation of a loyalty model for casinos. *J. Hosp. Tourism Res.* **27**(4), 470–489 (2003)
41. Lin, P., Weng, J., Hisih, Y.: Relational bonds and customer's trust and commitment- a study on the moderating effects of web site usage. *Serv. Ind. J.* **23**(3), 103–127 (2003)
42. Nunnally, J.: *Psychometric Theory*. McGraw-Hill, New York (1978)
43. Hair, J., Black, W., Babin, B., Anderson, R., Tatham, R.: *Multivariate Data Analysis*. Prentice Hall, Englewood Cliffs (2006)
44. Kinard, B., Capella, M.: Relationship marketing: the influence of consumer involvement on perceived service benefits. *J. Serv. Mark.* **20**(6), 359–368 (2006)
45. Folkes, V., Patrick, V.: The positivity effect in perceptions of services: seen one, seen them all? *J. Cons. Res.* **30**, 135–137 (2003)
46. Ganesan-Lim, C., Russell-Bennett, R., Dagger, T.: The impact of service contact type and demographic characteristics on service quality perceptions. *J. Serv. Mark.* **22**(7), 550–561 (2008)
47. Patterson, P., Smith, T.: A cross-cultural study of switching barriers and propensity to stay with service providers. *J. Retail.* **79**(2), 107–120 (2003)
48. Patterson, P.: A contingency model of behavioural intentions in a services context. *Eur. J. Mark.* **38**(9/10), 1304–1315 (2004)