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How to Retain Consumers: A Trust-Commitment Model

Wei Wang

Jinan University, wangw@jnu.edu.cn

Rui Chen

Jinan University, chen.renee@foxmail.com

Carol Xiaojuan Ou

Tilburg University, carol.ou@uvt.nl

Fang Liu

The University of Queensland, f.liu@business.uq.edu.au

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How to Retain Consumers: A Trust-Commitment Model

Wei Wang
Management School
Jinan University
China
E-mail: wangw@jnu.edu.cn

Rui Chen
Management School
Jinan University
China
E-mail: chen.renee@foxmail.com

Carol Xiaojuan Ou
Department of Information Management
Tilburg University
The Netherlands
E-mail: carol.ou@uvt.nl

Fang Liu
Business School
University of Queensland
Australia
E-mail: f.liu@business.uq.edu.au

Abstract

Although studies on the determinants of consumers' continuance intention in e-marketplaces have grown in recent years, the research is predominantly related to unidimensional trust and commitment. In this research, we focus on the distinct roles of different types of consumer trust and commitment on consumers' continuance intention. Drawing upon trust and organizational commitment theories, we develop a continuance intention model that includes two types of trust and two types of commitments. We collected a sample of 287 online consumers to validate the theoretical model. Our data suggest that consumers' trust and commitment positively affect their continuance intention. Our study also indicates that the psychological states underlying commitments are different. Key findings and implications are discussed.

Keywords

e-Marketplaces, Institution-based Trust, Commitment, Continuance Intention

1. INTRODUCTION

In the relationship marketing paradigm, consumer trust and commitment are central to business success. For instance, Morgan and Shelby (1994) pointed out when both trust and commitment, not just one or the other, are present, efficiency, productivity and effectiveness can be effectively promoted. Trust and commitment have been usually separately studied as drivers of consumers' behavioral intentions in information systems (IS) research such as loyalty (Casalo et al. 2010), word of mouth (WOM) (Nusair et al. 2011), switching intention (Bansal et al. 2004), and most importantly, continuance intention (Bansal et al. 2004). However, studies on the simultaneous effects of trust and commitment on consumer retention or continuance intention are lacking, especially in the context of e-marketplaces. There have been little efforts to rigorously investigate the nomological structure among trust, commitment, and continuance intentions. Moreover, much of prior research has viewed commitment as a unidimensional concept (e.g., Casaló et al. 2011; Gilliland and Bello 2002), most commonly operationalized as affective commitment (e.g., Casalo et al. 2010).

Introducing the concept of both trust and commitment into consumers' continuance intention models holds promise. As two critical "building blocks" of a relationship, an examination of trust and commitment allows us to better understanding how to retain consumers in the competitive e-marketplaces. Learning on the foundation of two theories (trust theory and commitment theory), in this study we develop a conceptual model to examine the effects of trust and commitment on consumers' continuance intention by respectively dividing trust and

commitment into two sub-constructs, viz., i.e., trust in a electronic commerce (EC) platform and trust in an e-seller, affective commitment and calculative commitment. This approach provides us a greater conceptual understanding and empirical validation of trust and commitment's role for retaining consumers. We thus attempt to investigate: what are the roles of different types of trust and commitment in retaining online consumers' continuance intention.

The paper proceeds as following. Section 2 and 3 introduces the theoretical development and hypotheses respectively. We then explain the empirical study, including measures and data collection in section 4. Following the data analysis in section 5, we discuss the key findings in section 6 and contributions in section 7.

2. THEORETICAL FOUNDATIONS

2.1 Trust Theory

Trust is a well-research topic in IS. It is a crucial enabling factor in explaining consumers' continuance purchase behavior through traditional retailing channels and, more recently, on the Internet. Grabner-Krauter and Kaluscha (2003) conducted a meta-analytic review of the empirical literature on trust in e-commerce. According to their synopsis of empirical findings, consumers are affected by two types of online trust: institutional-based trust (i.e., trust in an online transactional platform) and personal-based trust (i.e., trust in an Internet seller). Similarly, Fernandes and Pizzutti (2010) identified two dimensions of trust in e-commerce environment: trust in the Internet and trust in a specific online seller.

It must be recognized that trust in e-marketplaces is more intricate, since e-commerce business involves two categories of service providers: the EC platform and the individual e-sellers (Hong and Cho 2011; Pavlou and Gefen 2004). EC platform is a third-party organization that uses guarantees, regulations, safety nets or other effective structures to facilitate transactions among buyers and sellers by collecting, processing and disseminating information. Consumers have to deal with trust in the counterpart of a transaction as well as trust in the EC platform where this transaction happens. Trust in an individual e-seller is a dyadic relationship between a buyer and a seller, whereas trust in an EC platform concerns the platform as mediating "care-taker". In e-marketplaces, where experience is not readily available, trust-based buyer-seller relationships not only evolve spontaneously at the individual level, but also depend highly on the existence of stable institutions, which make the transaction environment trustworthy.

2.2 Organizational Commitment Theory

Commitment is a central concept in relationship marketing (Coote et al. 2003; Dwyer et al. 1987). It has been generally defined as "an implicit or explicit pledge of relational continuity between exchange partners or employees' psychological attachment to organizations" (Brown et al. 1996). The majority of previous research on consumer commitment in e-commerce has viewed this construct as unidimensional, most commonly operationalized as affective commitment (e.g., Casalo et al. 2010). However, this conceptualization is contrary to research from other disciplines such as organizational behavior or social psychology, which suggests the multifaceted nature of commitment.

Although, to date, there is no consensus on the dimensions of commitment, three components of commitment originally proposed by Allen and Meyer (1990), viz., affective, calculative and normative, have been supported by considerable research. Affective commitment refers to a desire-based attachment to the organization. Calculative commitment refers to a cost-based attachment which is rooted in switching costs, sacrifice and lack of alternatives. Normative commitment refers to an obligation-based attachment to stay in the relationship. Furthermore, Allen and Meyer (1990) pointed out these three types of commitments reflect different psychological bases for the relationships, considering that employees stay because they "want to", "have to" and "ought to" stay with their organizations. Among these three types, affective commitment and calculative commitment appear most frequently and seem to be the most relevant in business relationships (Geyskens et al. 1996). Therefore, following previous research, normative commitment is not included in this study about e-marketplaces.

In addition, there are two important reasons for including affective and calculative commitments in the research of e-commerce. First, the research in marketing has shown that the strength of relationship between commitment and customer retention varies with the types of commitments (Meyer et al. 2002, Bansal et al. 2004). Second, different types of commitments reflect different underlying psychological states concerning one's relationships with the target of interest (Meyer and Allen 1997). Therefore, these types of commitments develop in different ways and consequently, have different implications for behavior.

3. RESEARCH MODEL AND HYPOTHESIS

We propose a model to understand how to retain consumers from a comparative perspective of EC platform and individual e-sellers. Our research model describes the causal relationships among institution-based factors (perceptions), two types of trust (trust beliefs), two types of commitments (attitudinal commitments) and purchase intention (behavioral intention). The target behavior in this study is continuance intention, which refers to consumers' continued purchase behavior intention. Due to the fact that continuance intention has been well-established as a strong predictor of behavior in IS (Komiak and Benbasat 2006), the research model includes the continuance purchase intention instead of the actual behavior of continued purchase as the dependent variable.

3.1 The Effects of Institutional-based Factors on Shaping Trust in An EC Platform

A review of previous literature indicates that there are two ways to create institution-based trust in e-marketplaces. On one hand, the EC platform can focus on establishing a trustworthy environment through the community of capable, honest and benevolent sellers. On the other hand, EC platform can develop the trustworthiness through institutional based mechanisms. In particular, McKnight et al. (2002) contended that consumers' perception of situational normality and structural assurance are two key elements of building institution-based trust. Therefore, we consider that institution-based trust can be built through increasing the level of situational normality and structural assurance in an EC platform.

Specifically, situational normality refers to the belief that the environment is appropriate, normal and beneficial to gain business success. According to McKnight et al. (2002), the perception of situational normality of e-marketplaces is based on the overall perception of this platform and general sellers' attributes, including competency, benevolence and integrity. Structural assurance means one believes that essential structural mechanisms, such as escrow services, credit card guarantees and regulations, are provided to ensure his/her benefits and promote success. Both technological and legal assurances are especially important under the unclear and undeveloped environment of e-commerce. Structural assurance means one believes that essential structural mechanisms, such as escrow services, credit card guarantees and regulations, are provided to ensure his/her benefits and protect success. Both technological and legal assurances are especially important under the unclear and undeveloped environment of e-commerce.

In e-marketplaces, when consumers feel the atmosphere in an EC platform is normal and all the sellers are competent, benevolent and honest, they tend to believe this platform is trustworthy. Moreover, if consumers consider that an EC platform is in proper order and full security structures are provided, they will assume this platform has attributes to be trusted and willing to deliver on their trust. Hence, building consumer trust in an EC platform depends on the level of situational normality and structural assurance of this EC platform. We thus propose:

H1a: Situational Normality-General (SNG) of an EC platform has a positive effect on a consumer's Trust in an EC Platform (TEP).

H1b: Situational Normality-Competency (SNC) of an EC platform has a positive effect on a consumer's Trust in an EC Platform (TEP).

H1c: Situational Normality-Benevolence (SNB) of an EC platform has a positive effect on a consumer's Trust in an EC Platform (TEP).

H1d: Situational Normality-Integrity (SNI) has a positive effect on Trust in an EC Platform (TEP).

H1e: Structural Assurance (SA) has a positive effect on Trust in an EC Platform (TEP).

3.2 The Effects of Trust in an EC Platform on Trust in An Individual E-seller

Following Kim (2008), transference is one of the most important trust-building methods. Stewart (2003) contended that trust transfer occurs "when a person (the trustor) bases initial trust in an entity (a person, group, or organization referred to as the target) on trust in some other related entity. Other studies, e.g. (Chang et al. 2007), defined trust transfer as the influence of trust in one domain on attitudes and perceptions in another domain. For example, consumer trust of an offline bank can affect trust in the same bank's online bank.

Applying the concept of trust transfer in e-marketplaces, trust can transfer from one trusted entity (such as an EC platform) to another unknown one (such as the individual e-sellers in this EC platform). Based on the opinion about whether or not an EC platform can be trusted, a consumer forms a specific opinion about an e-seller in this platform. That means the information about an EC platform can serve as a proxy for the reputation of individual e-sellers. This generalized perception of the EC platform affects customers' perception and attitude by determining what they expect from e-sellers. The more trustworthy an EC platform is to consumers, the more likely consumers are to trust an e-seller in this EC platform. According to Verhagen (2006), the trust in sellers is positively associated with trust in intermediary. Likewise, Hyoo and Hwihyung (2011) have suggested that trust in sellers is influenced by trust in intermediary. Therefore, we propose the following hypothesis:

H2: A consumer's Trust in an EC Platform (TEP) has a positive effect on his/her Trust in an E-seller (TES) in this EC platform.

3.2 The Effects of Two Types of Trust on Two Types of Commitments

In the relationship marketing paradigm, trust and commitment are suggested to lead directly to simultaneous behaviors that are conducive to building long-term relationships. It is found that high levels of consumer trust and commitment contribute to strong online purchase intentions (McKnight et al. 2002) and help retain consumers (Gefen and Straub 2004). According to Morgan and Shelby (1994), a critical complement of trust in an exchange relationship is commitment, and trust positively affects relationship commitment. They posited that participants in relational exchanges would seek only trustworthy partners. Consistent with this view, Bansal et al. (2004) have shown that relational partners are more committed to their relationship when they have developed trust.

Specifically, affective commitment reflects "an emotional attachment to, identification with and involvement in an organization" (Bansal et al. 2004). In consumer context, this affective power binds a consumer to a seller out of desire. Research in the organizational commitment literature suggests that trust impacts the development of affective commitment (Aryee et al. 2002; Geyskens et al. 1996). Consistent with these studies, we contend that a consumer who trusts in an EC platform has more affective commitment to sellers in this platform. Besides, the high a consumer's trust in an e-seller, the higher motivation he/she has to continue a relationship for affective reasons. We thus propose the following hypotheses:

H3a: A consumer's Trust in an EC Platform (TEP) has a positive effect on his/her Affective Commitment (AC) in an e-seller.

H3b: A consumer's Trust in an E-seller (TES) has a positive effect on his/her Affective Commitment (AC) in this e-seller.

Following Gilliland and Bello (2002), calculative commitment is experienced as an understanding of the sacrifices associated with termination, including lost current and future benefits from existing sellers, and the loss of sunken idiosyncratic investments. The more a consumer trusts an e-seller, the more likely he/she has invested significant time and efforts in acquiring knowledge about this seller and seller's offerings, which increases switching costs. Thus, compared to interacting with untrusted partners, a consumer would like maintain the relationship with a trusted partner due to the calculations of sunken investments. Moreover, Wetzels et al. (1998) have indicated that calculative commitment was positively influenced by trust. The more a consumer believes a seller is trustworthy, the greater need he/she has to stay in this relationship. According to the above discussion, we propose the following hypotheses:

H4a: A consumer's trust in an EC Platform (TEP) has a positive effect on his/her Calculative Commitment (CC) in an e-seller.

H4b: A consumer's Trust in an E-seller (TES) has a positive effect on his/her Calculative Commitment (CC) in this e-seller.

3.4 The Effects of Commitments on Continuance Intention

According to Meyer et al. (2002), both affective and calculative commitments are negatively associated with turnover intention. In other words, these two types of commitments reduce the likelihood that employees will leave their organizations and help to keep long-term relationships between the employees and employers. Empirical supports on both of these negative associations are strong in the organizational research.

Consistent arguments have been made in marketing literature. Bansal et al. (2004) contended that irrespective of the basis of their commitment to service provider, committed consumers will be less likely to switch service providers. Extending this logic to e-marketplaces, the affective and calculative commitment between a consumer and an e-seller will reduce the likelihood of switching to another seller. When the consumer is committed to the e-seller, he/she tends to be bound to this business partner and keep the relationship. Therefore, in this study, we consider continuance intention as the focal outcome of commitments. The stronger the affective commitment and calculative commitment consumers have, the more likely they will continue doing business with an e-seller. Thus, we propose the following hypotheses:

H5a: A consumer's Affective Commitment (AC) in an e-seller has a positive effect on Continuance Intention (CI) to buy from this e-seller.

H5b: Calculative Commitment (CC) in an e-seller has a positive effect on Continuance Intention (CI) to buy from this e-seller.

4 RESEARCH METHODOLOGY

In order to empirically test the research model and the corresponding hypotheses, a cross-sectional survey was conducted about Taobao.com, the leading consumer-to-consumer leading online platform in China, which consists of millions of sellers. Taobao.com was chosen because it is the most widely used EC platform among online shoppers in China (CNNIC 2012). It actively invests in building customer trust by explaining its policies and mechanisms. The structure and institutional mechanisms in Taobao, including credit card guarantees, third-party payment platform and other escrow mechanisms, have gained a good reputation among online consumers. We describe the measures, the survey sample, and the data collection procedure below.

4.1 Measures

The research model contains ten constructs. Their measures were adapted from well established scales in prior research. Appendix A lists the specific items and their sources. Following McKnight et al. (2002), we used the measures of (a) situational normality-general, (b) situational normality-competency, (c) situational normality-benevolence and (d) situational normality-integrity as four sub-constructs of situational normality. Structural assurance was measured using the four original items from McKnight et al. (2002). For “Trust in an EC platform” and “Trust in an e-seller”, which reflect Taobao.com and individual e-sellers on Taobao.com as two objects of trust, we adapted three original items used by Gefen (2000). Following Allen and Meyer (1990), both affective commitment and calculative commitment were measured with three items, focusing on consumers’ affective and calculative commitment to an e-seller. For “Continuance Intention”, which is defined as a consumer’s continuance intention to cooperate with an e-seller, we adapted two items used by Mathieson (1991). A seven-point Likert scale was used for all measurement items, with anchors ranging from strongly disagree (1) to strongly agree (7).

4.2 Data Collection

The data collection consists of three steps. First, two certified translators performed the standard instrument translation and back-translation between English and Chinese, following Brislin et al. (1973). Next, prior to the main study, a pilot study was conducted to examine construct validity and reliability by administering questionnaires to a sample of 15 students at a university in China. This sample was similar in characteristic to the final sample that was used for testing the structural model. Minor revisions were made according to the respondents’ feedbacks. The revised questionnaires were further distributed to 50 subjects in two other universities in China in order to guarantee the face validity of the measures.

Then we distributed the final version of the survey in three public universities in Guangzhou, China to who have transaction experience with individual e-sellers in Taobao.com. Subjects in this research aged between 18 to 35 years old who form a substantial portion of online shoppers (CNNIC 2012). Thus, a sample of university students may have representative in this study. Invitation e-mails were sent to three hundred randomly selected students across different colleges by explaining the purpose of the study and inviting their participation, and 287 students accepted the invitation. Respondents were asked to fill out the online survey. The respondents were assured that the results would only be used in academic research and their anonymity would be assured. Table 1 summarizes the demographics of the responding subjects. The data were collected through a single survey study and may have been subject to the threat of common method bias. Recognizing these limitations, we performed Harman’s one-factor test and the factor analysis results suggested that common method variance was not a major concern.

Table 1. Sample Demographics (n=287)

Dimensions	Category	Percentage	Dimensions	Category	Percentage	Dimensions	Category	Percentage
Gender	Male	44.9%	Age	18-25	46.1%	Weekly Use of Web	<5 hours	18.1 %
	Female	55.1%		25-35	48%		5-9 hours	20.2%
>35 years old				5.9%	>9 hours		61.7%	
Education	Bachelor	63.4%	Years of Web Experience	5-10 years	53.3%			
	Master	35.6%		>10 years	18.5%			
	Doctor or above	1.0%		5-10 years	53.3%			

5. DATA ANALYSIS AND RESULTS

5.1 The Measurement Model

Structural Equation Modeling (SEM) was applied for data analysis, using AMOS 17.0. Prior to the structural model, the measurement model was evaluated in terms of reliability, unidimensionality, convergent validity and discriminant validity. After dropping one item of low loading, the measurement model achieved acceptable fit (Table 2).

Table 2. Fit Indices

Fit Indices	Measurement Model	Structural Model	Desired Levels	Fit Indices	Measurement Model	Structural Model	Desired Levels
χ^2 / df	1.98	2.17	<3.0	TLI	0.94	0.93	>0.9
AGFI	0.83	0.82	>0.8	RMSEA	0.059	0.064	0.05-0.08
GFI	0.87	0.85	>0.9	Standardized RMR	0.038	0.071	<0.08
CFI	0.95	0.94	>0.9				

Except for the goodness of fit index (GFI, 0.87) of the measurement model, which was slightly lower than commonly cited threshold of 0.9, all indices, particularly the most important robust indices of comparative fit index (CFI) and Tucker-Lewis index (TLI) (Hsieh et al. 2013), were all above their criterion levels. Table 3 shows the descriptive statistics, correlations, reliabilities, and average variance extracted (AVE).

Internal consistency, convergent validity, and discriminant validity were further evaluated by the Cronbach's alpha and composite reliabilities, and AVE of each construct. Values of Cronbach's alpha and composite reliabilities were greater than 0.707, further confirming the validity of measures used in this study (Nunnally and Bernstein 1994). In addition, the AVE for each construct was higher than 0.50, suggesting that the observed items explain more variance than the error items (Fornell and Larcker 1981). Unidimensionality was also supported by AVE higher than 0.50 and composite reliabilities higher than 0.70 (Segars 1997). Finally, exhibited discriminant validity is supported if AVE of a construct is greater than its squared correlations with other constructs (Fornell and Larcker 1981).

5.2 The Structural Model

After verifying the measurement model, we then proceeded to examine the structural model fit and the results suggested good fit between the hypothesized model and the observed data. Similar to the measurement model, GFI (0.85) of the hypothesized structural model was also slightly lower than commonly cited threshold. Nevertheless, all other indexes were within accepted thresholds: $\chi^2 / df = 2.17$, AGFI=0.82, CFI=0.94, TLI=0.93, RMSEA=0.064, Standardized RMR=0.071 (Table 2).

As shown in Figure 1, the model successfully explained 51.6% of variance in continuance intention. The data showed that continuance intention was predicted by affective commitment (H5a: $\beta = 0.44$, $p < 0.001$) and calculative commitment (H5b: $\beta = 0.32$, $p < 0.001$). Calculative commitment (H4b: $\beta = 0.39$, $p < 0.001$) was positively effect by trust in an e-seller with an explained variance of 27.2%. Trust in the EC platform (H3a: $\beta = 0.30$, $p < 0.001$) and trust in an e-seller (H3b: $\beta = 0.41$, $p < 0.001$) significantly affected affective commitment, jointly explaining 42.9% of its variance. Besides that, Trust in the EC platform (H2: $\beta = 0.72$, $p < 0.001$) also directly influenced trust in an e-seller, yielding an explained variance of 51.8%. Furthermore, three institution-based factors, situational normality-general (H1a: $\beta = 0.32$, $p < 0.001$), situational normality-integrity (H1d: $\beta = 0.55$, $p < 0.001$) and structural assurance (H1e: $\beta = 0.26$, $p < 0.001$) significantly enhanced trust in the EC platform with path coefficients of 0.32, 0.55 and 0.26 respectively, explaining 64% of its variance. On the other hand, situational normality-competency and situational normality-benevolence had no impact on trust in the EC platform, rejecting H1b and H1c. Similar result was found in the study by Lee and Baskerville (2003). Although trust in the EC platform had an indirect effect on calculative commitment, it did not directly influence calculative commitment, thus rejecting H4a. This finding may be attributed to the influence of trust in an e-seller. In other words, the direct effect of trust in EC platform on calculative commitment is fully mediated by trust in an e-seller.

Following the guidelines of Baron and Kenny (1986), we also conducted the mediation analysis.

When integrating both affective and calculative commitment as mediating variables in the model, the impact of affective commitment on continuance intention decreased from $\beta = 0.44$ ($p < 0.01$) to $\beta = 0.22$ ($p < 0.01$). The impact of calculative commitment on continuance intention increased from $\beta = 0.32$ ($p < 0.01$) to $\beta = 0.39$ ($p < 0.01$). The results showed that these two types of commitments only partially mediate the role of trust on continuance intention. Continuance intention was positively influenced by affective commitment ($\beta = 0.22$, $p < 0.01$), calculative commitment ($\beta = 0.39$, $p < 0.001$) and trust in an e-seller ($\beta = 0.21$, $p < 0.01$) with an explained variance of 61.3%.

Table 3. Descriptive Internal Consistency, Convergent and Discriminant Validity

Constructs	1	2	3	4	5	6	7	8	9	10
1.Situational Normality-General	0.86									
2.Situational Normality-Competency	0.72	0.84								
3.Situational Normality-Benevolence	0.62	0.74	0.89							
4.Situational Normality-Integrity	0.63	0.78	0.79	0.84						
5.Structural Assurance	0.62	0.68	0.62	0.75	0.85					
6.Trust in EC platform	0.65	0.61	0.57	0.73	0.70	0.94				
7.Trust in E-seller	0.54	0.51	0.58	0.60	0.54	0.71	0.81			
8.Affective Commitment	0.46	0.35	0.40	0.43	0.41	0.56	0.61	0.87		
9.Calculative Commitment	0.39	0.24	0.37	0.67	0.28	0.43	0.50	0.79	0.88	
10.Continuance Intention	0.61	0.54	0.43	0.57	0.52	0.66	0.58	0.66	0.67	0.83
Mean	4.67	4.19	4.15	3.85	4.35	4.64	4.83	4.27	4.55	4.79
S.D.	1.18	1.16	1.38	1.54	1.20	1.19	1.11	1.14	1.04	1.13
Cronbach's alpha	0.84	0.87	0.84	0.83	0.91	0.94	0.89	0.90	0.90	0.78
Composite Reliability	0.85	0.88	0.84	0.83	0.91	0.94	0.89	0.90	0.90	0.81

- a. Diagonals represent the value of average variance extracted(AVE)
- b. Off diagonals elements are the squared correlations among constructs.
- c. For discriminant validity, diagonal elements should be larger than off-diagonal elements.

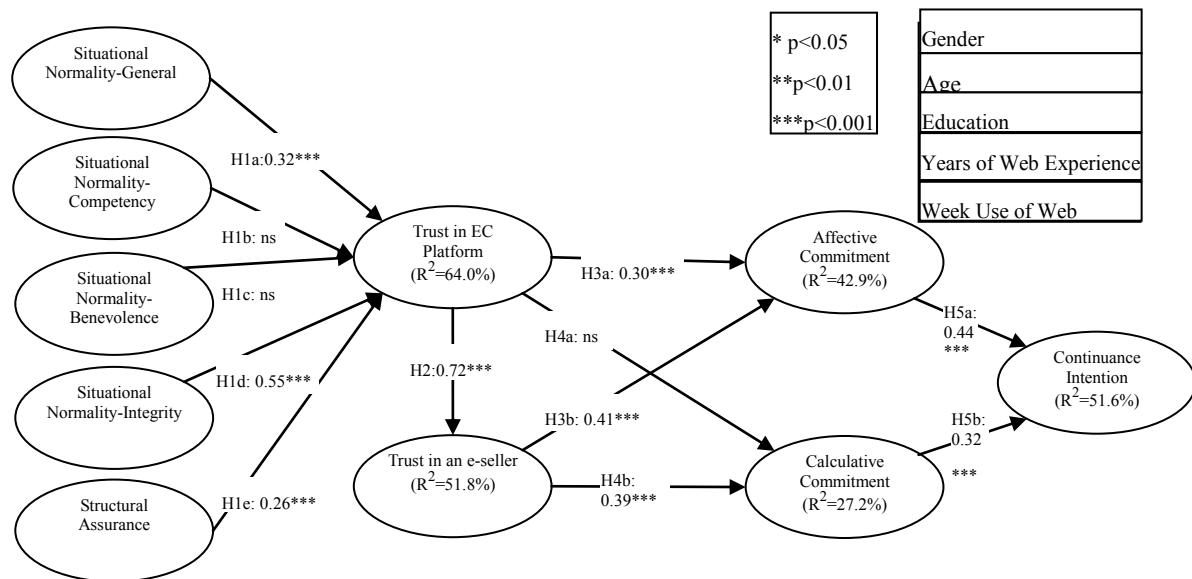


Figure 1. Results of the Hypothesized Structural Model effects

6. DISCUSSIONS

Drawing on trust and commitment literature, we theoretically articulate and empirically test a research model positing that institutional-based factors increase consumers' continuance intention to buy from an e-seller by increasing two types of trust and two types of commitments. Our data largely support the proposed research model. We discuss the key findings and the corresponding implications below.

6.1 The Roles of Two Types of Commitments in Forming Consumers' Continuance Intention

As hypothesized, both two types of commitments contribute to forming consumers' continuance intention to buy from an e-seller. That means consumers' continuance intention to engage with an e-seller in an EC platform can be both desire based and cost based. These results were consistent with findings of the study by Bansal et al. (2004). Interestingly, in previous studies (e.g., Nusair et al. 2011), affective commitment was found as the strongest component related to target behaviors. However, in our study, the mediation analysis shows that calculative commitment was more influential on forming continuance intention. Our findings highlight the importance of calculative element which has been underscored in the research of e-commerce.

Our research suggests that a multidimensional conceptualization of commitment can better capture the domain of commitment and these two types of commitments can have different influences on consumer behaviour. Alternative to the traditional research on commitment, our study implies that affective commitment may not even be the primary type of commitment to affect continuance-related behavioural outcomes. Therefore, it is important for future studies to include these two types and examine their effects separately.

6.2 The Roles of Two Types of Trust in Forming Commitments

Affective commitment in an e-seller was influenced by both types of trust, which demonstrate that the more a consumer perceives an EC platform is trustworthy, the more likely he/she will be affectively committed to the individual e-sellers in this platform. However, interestingly, the other type of commitments, i.e., calculative commitment, was only influenced by trust in an e-seller. We suspect this may due to rational that cost calculation for staying in or switching from a seller is based on the transactional relationship between a buyer and this specific seller, while trust in an EC platform, meaning the seller community as a whole, can't be based for the cost calculation for a specific transactional relationship.

The results of mediating analysis show that commitment only partially mediates the impact of trust in an e-seller to continuance intention, meaning trust in an e-seller can directly influences continuance intention. This partial mediation demonstrates that trust is not only the cornerstone of commitment, but also influential to shaping continuance intention directly.

6.3 The Roles of Three Institution-based Factors in Forming Trust

This study shows that an EC platform can help build consumer trust by increasing situation normality and structural assurance on this platform. The proposed institution-based factors facilitate consumers' trust in this EC platform and this type of trust, in turn, shapes consumers' trust in individual e-sellers.

Our data show that perceived situational normality-integrity is most effective in building consumers' trust in an EC platform. Additionally, a consumer with a positive perception of general situational normality of an EC platform would believe the platform is trustworthy. Notably, if sufficient assurance mechanisms are provided, consumers would also increase trust in this platform. Trust in an EC Platform, in turn, influences trust in individual sellers.

7. LIMITATIONS AND SUGGESTIONS FOR FUTURE STUDY

The current study opened up several research opportunities. First, our sample is limited to the buyers in a single e-marketplace. The objective of this study was to exclude ill-reputed e-marketplaces, and arguably such marketplaces will not last long (Pavlou and Gefen 2004). However, other platforms in other countries are worth an investigation.

8. CONCLUSIONS

The above three major findings highlight the following key contributions of this study. First, our research focuses on improving the understanding of two types of consumer commitments in e-marketplaces and their mediating role in the relationship between consumer trust and consumers' continuance intention to buy from an e-seller. The results of this research imply that there are different tactics which e-sellers may use to retain their consumers or develop consumers' continuance intention. It is important for e-sellers to recognize the different reasons for consumers' stay: they stay out of desire or out of cost. Furthermore, this paper represents a contribution to close

this gap by examining the effects of two types of trust on two types of commitments. These distinctions of trust and commitment are instrumental in understanding consumer continuous intention to buy from an individual seller in an EC platform. Third, a set of institution-based factors is shown to help e-sellers to generate consumer's continuance intention by shaping trust and subsequently commitments. Taken together, this study not only shows the importance of trust and commitment, but also highlights the role of consumers' calculative commitment in determining their online behavior.

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