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## THE EFFECT OF EMPLOYEE'S COMMITMENTS ON CUSTOMER'S LOYALTY BASED ON TRANSACTION COST

### **Abstract**

Few researchers, such as Hansen, Sandvick and Selnes (2003) and Jones, Taylor and Bansal (2008), have mentioned about the effect of employee's commitments and individual commitment on consumer's loyalty for products. This study aims to integrate the organizational commitment provided by Hansen, Sandvik and Selnes (2003) with the affective commitment and the calculative commitment presented by Jones et al. (2008) to explore the three types of commitments which affect customer's loyalty to the providers. Individual commitment, employee commitment, affective commitment and calculative commitment are selected as research variables. The research attempts to understand the factors and the effects of different commitments on consumer's loyalty and consumer's willing to continue consumptions under the agent's services from the different insurance companies. The 300 consumers serviced by insurance agents are selected as research samples. The research method is applied questionnaires analyzed by multiple Hierarchical Regression analysis. The research results show that employee's commitments and individual commitments positively influence the calculative commitment and the affective commitment which affect consumer's loyalty. Transaction cost does not have positive effect on consumer's loyalty.

### **Keywords**

Affective commitment, Calculative commitment, Employee commitment, Personal commitment, Transaction costs

### **1. Introduction**

According to national policy to push forward insurance policies, many people have experiences to interact with insurance agents for transportation or medicare insurances because of risks increase in the living environments. The interaction relationship between agents and customers may influence customer's interest and rights. Therefore, this study aims to explore the influential factors which will affect customer's intentions of consumption or commitments to continue accepting services from the same agents or the different agents to maintain their insurance interests.

Relationship marketing is currently one of research important subjects in the marketing field aiming to build, develop and maintain the mutual interest relationship between transaction parties (Morgan and Hunt, 1994). In fact, customer's intention to stay with the same agent is easily shaken at the high competitive financial market. Customers change their retention

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according to the insurance interests provided by insurance agents; therefore, those who offer better insurance plans they keep relationship with them. The key point for financial businesses to maintain competitive abilities is to keep good and trustworthy long relationship with customers; that is, the commitments from consumers to keep with insurance agents is influential factor for insurance providers to retain competition in the financial market. Commitment (desire to keep the important relationship) is seen as a relationship established in market (Moorman, Zaltman and Desphande, 1992). Commitment, generally described as a desire to maintain a valued relationship (e.g., Moorman et al., 1992), is recognized as one of the building blocks of relationship marketing (Palmatier et al., 2006). Therefore, commitment as a research indicator can be found in the different forms and dimensions (Meyer, Becker and Vandenberghe, 2004). According to researches studied by Jones et al. (2008), commitment as an indicator has two different perspectives, from the perspective of existence it can be divided into two relationships: between consumers and service organization and between consumers and individual employee; from the perspective of role application it means business friendship. Therefore, both relationships exist in the internal one between customers and employees, and the external relationship of service provides, for example friendship. Further, based on the existence perspective Jones et al. (2008) divided commitment into three indicators as organizational commitment, employee commitment and individual commitment based on essence (organization to employee) and role (service provider to friendship). According to the perspective of role application, added value is proved as friendship between service providers and customers which can increase towards the loyalty of service organization. Further, Hansen et al. (2003) divided organizational commitments into affective commitment and calculative commitment with the interactions between service employees and companies. Therefore, Jones, Reynolds, Mothersbaugh and Beatty (2007) also distinguished affective commitments with calculative commitments; therefore, the former one to stay is to want because of the internal desire; the latter one to stay is necessary based on the certain consideration.

At the past time, the researches related to employee and individual commitments are rare (Jones et al., 2008), but both commitments are important for customer's willing to stay with service providers. Organizational commitment is divided as affective commitment and calculative commitment provided by Hansen et al. (2003). Jones et al. (2008) provided organizational, employee and individual commitments. This research aims to integrate the commitments provided by Hansen et al. (2003) with three commitments provided by Jones et al. (2008) through the concept of transaction costs as interfered variable proposed by Jones et al (2007). The purposes of the study are (1) to explore the effects of employee's and individual's commitments on emotional and calculative commitments, and (2) to examine the effects of emotional and calculative commitments on customer's loyalty to maintain consumption; (3) finally to explore the interfering effects of transaction costs concerning affective and calculative commitments on consumer's loyalty to continue consumption. The research method applies multiple Hierarchical Regression analysis. 300 customers serviced by insurance providers are selected as the research samples in order to explore customer's loyalty to stay with their insurance agents.

This research is a quantitative study. This study proceeds as follows: Section Two reviews the theoretical arguments and some existing findings related to affective, calculative and individual commitments, and loyalty. Section Three illustrates the research design, including

research model and hypotheses, research methods (i.e. sampling and measurement). Section Four presents the data analyses and hypotheses testing results. Section Five discusses our research findings, and finally, Section Six draws conclusions and provides suggestions to maintain loyalty between consumers and agents.

## 2. THEORETICAL BACKGROUND

Consumer's intention to stay is seen as the same dimension as consumer's loyalty, re-consumption or behavior. Jones, Mothersbaugh and Beatty (2000) used re-patronage behavior or intentions to study consumer's decisions to continue or terminate credit card membership. Consumer's intention to stay is often mentioned regarding the relationships between buyers and sellers aimed to keep current consumers, but not new consumers (Harley, 1984; Crosby, Evans and Cowles, 1990). As Ajzen and Fishbein's (1980) studies, good quality services, concern with consumer's demand and good prices for consumers are helpful to solidify the relationships between consumers and service providers. According to the mentioned researches, intention of patronage is easier than factual behavior to evaluate and study; therefore, many researches, such as Garbarino and Johnson (1999), Zeithaml, Berry and Parasuraman (1996), applied the intention to re-patronage to study consumer's intention to stay. Bolton et al. (2000) and Gerpott et al. (2001) defined the intention to stay as consumer's intention to re-patronize or re-buy certain products or services. This study uses the concept of intention to stay as one of research variables provided by Bolton et al. (2000) and Gerpott et al. (2001).

In addition, commitment is an influential factor to maintain mutual relationship and long-term interests. Commitment is an intention including promise, pledge and undertaking (Dwyer, Robert and Schurr, 1987). Moorman et al. (1992, p. 316) defined commitment as a continuous desire to keep important relationship. Relational commitment is meant trading partners, that is, it is essential to keep continuous relationship (Morgan and Hunt, 1994, p. 23). Garbarino and Johnson (1999, p. 73) perceived commitment as consumer's feeling, loyalty, concern with welfare and identity. Geyskens, Steenkamp, Scheer and Kumar (1996) divided commitment into two factors: affective commitment and calculative commitment, both are stable attitude and belief, but both motivations to keep relationship are different; the former illustrates the existence of joy and belonging to provide intention to maintain the relationship; the latter expresses to recognize the costs of termination and transaction when removing the relationship, therefore, to keep relationship is necessary. Dwyer et al. (1987) perceived the concept of commitments as absolute, clear and definite promise between trading partners. Brown et al. (1995) provided instrumental commitment and normative commitment, and Geyskens et al. (1996) used calculative commitment and affective commitment. Gilliland and Bello (2002) provided calculative commitment and loyalty commitment to explain the relationships between two partners. In this study, calculative and affective commitments are applied as research variables illustrated as follows:

### **(1) The relationship between affective commitments and the intention to stay.**

Konovsky and Cropanzano (1991) provided that the relationships between consumers having consumption commitment and trading partners existed positive and closed affective relationships. The company having affective commitments possesses enterprise philosophy,

goal and the sense of value, which have produced the perception of unity (Kim and Frazier, 1997a), and the emotional connection, then these perception and connection make both partners want to continue cooperation (Allen and Meyer, 1990; Meyer and Allen, 1991). In the relationship of distributions, affective commitment is overlapped with calculative commitment. Both have the element of continuous relationships existed at the same time, but both commitments are made by different factors (Gilliland and Bello, 2002). Bansal et al. (2004) provided affective commitment influenced by satisfaction and trust, and calculative commitment influenced by transaction costs and the choice of partners. If consumers have high affective commitments towards service companies which make them to keep the relationship and the intention to stay with companies. This commitment, excluding the evaluations of instrumental cost and benefit, develops from happy relationship and cooperation partnership. Therefore, affective commitment in any dimension trend to keep status quo (Mathieu and Zajac, 1990; Kumar et al., 1994; Wieselquist et al., 1999), therefore; commitment is a kind of positive behavior. Selnes and Gronhaug (2000) found that affection and providers have mutual influences which make consumers have higher intentions to keep relationships and to stay in organizations, further to share their experiences with others. According to the findings done by Hansen et al. (2003), affective commitment has positive influence on consumer's intentions to stay. Therefore, affective commitment is chosen as research variable in this study.

## **(2) The relationship between calculative commitments and the intention to stay**

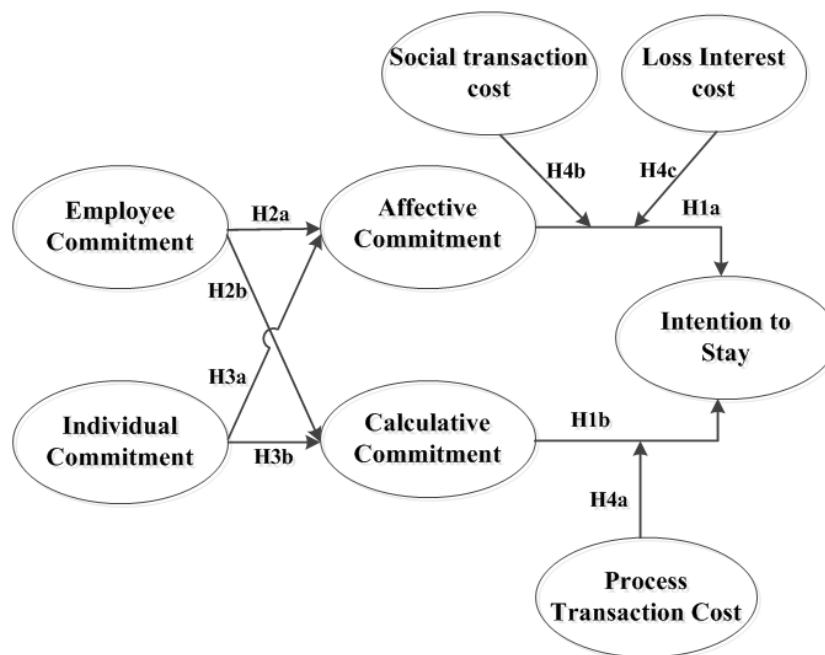
The power of partners having calculative commitments to maintain cooperation comes from the consideration of economic dimensions, such as interests or costs (Allen and Meyer, 1990; Meyer and Allen, 1991). If terminating cooperation, the interests are scarified which caused loss (Brown et al., 1995; Geyskens et al., 1996; Gilliland and Bello, 2002); therefore, under considering the interests, it needs to continue cooperation (Kim and Frazier, 1997b; Meyer and Allen, 1991). Calculative commitments belong to rational and assignable orientation; that is, in calculating the interests with continuous relationship and loss because of the termination of relationship, the practical perception of commitment is generated; moreover, calculative commitment is a promise afer rational and economic calculation (Brown et al., 1995; Gilliland and Bello, 2002). Calculative commitment has the element of continuous relationship, but this commitment has positive relationship with opportunistic behaviors, and also has positive relationship with other provider's cooperation. If other providers can offer better economic conditions, the retails are willing to terminate current cooperation with the current provider (Gilliland and Bello, 2002). Therefore, according to the mentioned, calculative commitment is chosen as a research variable.

## **3. Research design**

### ***3.1. Research Variables and Research Structure***

According to literature reviews, the research focuses on eight dimensions: affective commitment, calculative commitment, process transaction cost, social transaction cost, loss interest cost, employee commitment, individual commitment and the intention to stay which construct the research structure as figure 1. The research regarding the intention to stay

applies Hansen et al. (2003) study to divide commitments into affective commitment and calculative commitment to explore the effect of service employee on the intention to stay, and the evaluation questions are referred the scale provided by Allen and Meyer (1990) and Kumar et al. (1994). Jones et al. (2007) offered transaction cost as interfered variable to explore the affect of affective and calculative promises on the relationships among process transaction cost, social transaction cost and loss interest cost. The questions regarding transaction costs are referred by Anderson and Gerbing's (1988). Finally, Jones et al. (2008) and Anderson and Narus (1990) provided the scale regarding organizational commitment, and the scale concerning service loyalty done by Jones et al. (2007) are used as two research dimensions: employee's commitment and individual commitment.



**Figure 1:** Research structure

According to the above mentioned literature and research structure, the research hypotheses in this study are as Table 1.

H <sub>1a</sub> : Affective commitment positively influences consumer's intention to stay.
H <sub>1b</sub> : Calculative commitment positively influences consumer's intention to stay.
H <sub>2a</sub> : Employee's commitment positively influences affective commitment.
H <sub>2b</sub> : Employee's commitment positively influences calculative commitment.
H <sub>3a</sub> : Individual commitment positively influences affective commitment.
H <sub>3b</sub> : Individual commitment positively influences calculative commitment.
H <sub>4a</sub> : Process transaction cost interferes in calculative commitment with the relationship of the intention to stay; that is, under high process transaction cost, calculative commitment reduces the influence on the intention to stay.

H <sub>4b</sub> : Social transaction cost interferes in affective commitment with the relationship of the intention to stay; that is, under high social transaction cost, affective commitment reduces the influence on the intention to stay.
H <sub>4c</sub> : Loss interest cost interferes in affective commitment with the relationship of the intention to stay; that is, under high loss interest cost, affective commitment reduces the influence on the intention to stay.

*Table 1: Research Hypotheses*

### **3.2. Research Sampling and Questionnaire**

Consumers who have accepted services provided by insurance agents are chosen as the research sample. By referred to the research samples (220~484 people) chosen by Jones et al. (2008), Jones et al. (2007) and Hansen et al. (2003), this study sent 300 questionnaires to respondents from December 2010 to May 2011. As the questionnaires from 34 respondents were excluded for being incomplete, there were only 266 valid samples, which comprised 88% of all respondents. Participants were asked to respond to three dimensions using a 5-point Likert scale from 1 (agree strongly) to 5 (disagree strongly).

Questionnaire is divided into four parts: the first part explores employee and individual commitments according to organizational scale done by Anderson and Narus (1990) and the scale of service loyalty provided by Jones et al. (2007). The second part examines the relationship between different commitments (including affective and calculative commitments) and the intention to stay according to the scale done by Allen and Meyer (1990) and Kumar et al. (1994). The third part studies the relationships between different commitments (affective and calculative commitments) interfered by transaction cost and the intention to stay upon the scale provided by Anderson and Gerbing (1988). Finally, the fourth part is related to personal data such as gender, age. The research method is applied questionnaires analyzed by multiple Hierarchical Regression analysis via SPSS 12.0.

### **4. Reserch analysis**

According to the analysis of the respondent demographic data, 50.60% of the respondents were female. Nearly 48% of the respondents were less than 30 years old. Around 56% of the participants were unmarried. 38% of the participants were civil servant and teachers. Around 74% of the respondents had bachelor degree. In addition, 46% of the participant's salaries were yearly 1356~3390 (USD). 34.50% of the respondents have contacted with insurance agents less than 4 years.

Cuieford (1965) provided the value evaluation of Cronbach's  $\alpha$ . If the value of Cronbach's  $\alpha$  is higher than 0.70, then, the reliability is highly accepted (Cronbach's  $\alpha \geq 0.70$ ). In this research, except the dimension of employee's commitment and the intention to stay (Cronbach's  $\alpha \leq 0.62$ ), all items remaining on the questionnaire have a value of Cronbach's alpha greater than .70., including transaction cost (Cronbach's  $\alpha \geq 0.70$ ). Therefore, the reliability of the research is accordance with Cuieford's (1965) evaluation.

The research results are analyzed by multiple Hierarchical Regression analysis via SPSS 12.0, illustrated as follows.

#### **4.1. Affective commitment**

Employee commitment to the intention to stay is analyzed by Regression analysis. According to Model 1, employee commitment significantly and positively influences the intention to stay ( $R^2=29.80\%$ ;  $F=112.76$ ;  $P\leq 0.001$ ;  $\beta=0.55$ ). From Model 2--employee commitment to affective commitments, employee commitment has significant and positive effect on affective commitment ( $R^2=34.60\%$ ;  $F=140.37$ ;  $P\leq 0.001$ ;  $\beta=0.59$ ), thus,  $H_{2a}$  is supported. From Model 3, employee commitment significantly and positively influences the intention to stay via affective commitment as the medium ( $R^2=34\%$ ;  $F=67.98$ ; employee commitment  $\beta=0.40$ ;  $P\leq 0.001$ ; affective commitment  $\beta=0.25$ ;  $P\leq 0.001$ ). Meanwhile, affective commitment positively and significantly influences consumer's intention to stay; thus,  $H_{1a}$  is supported.

As the results of individual commitment to the intention to stay shown in Model 1, individual commitment significantly and positively influence consumer's intention to stay ( $R^2=36.40\%$ ;  $F=151.65$ ;  $P\leq 0.001$ ;  $\beta=0.630$ ). As shown in model 2 individual commitment to affective commitment, individual commitment has significant and positive effect on affective commitment ( $R^2=39\%$ ;  $F=169.13$ ;  $P\leq 0.001$ ;  $\beta=0.62$ ); thus,  $H_{3a}$  is supported. As shown in Model 3, via affective commitment as the medium individual commitment has significant and positive effect on consumer's intention to stay, that is, affective commitment positively and significantly influences consumer's intention to stay ( $R^2=38.40\%$ ;  $F=10.31$ ; individual commitment  $\beta=0.18$ ;  $P\leq 0.01$ ; affective commitment  $\beta=0.49$ ,  $P\leq 0.001$ ); thus, affective commitment is an effective medium for individual commitment to consumer's intention to stay.

#### **4.2. Calculative commitments**

By employee commitment to the intention to stay in Model 1, employee commitment has significant and positive effect on consumer's intention to stay ( $R^2=29.60\%$ ;  $F=112.76$ ;  $P\leq 0.001$ ;  $\beta=0.55$ ). In Model 2, employee commitment significantly and positively influences calculative commitment ( $R^2=6.50\%$ ;  $F=18.31$ ;  $p\leq 0.001$ ;  $\beta=0.25$ ); thus,  $H_{2b}$  is supported. As shown in Model 3, employee commitment via calculative commitment has significant and positive effect on consumer's intention to stay ( $R^2=30.60\%$ ;  $F=59.71$ ; employee and calculative commitment  $\beta=0.58$  &  $\beta=0.12$ , respectively,  $P\leq 0.001$ ); thus,  $H_{1b}$  is supported.

According to individual commitment to consumer's intention to stay shown in Model 1, individual commitment has significant and positive effect on consumer's intention to stay ( $R^2=36.40\%$ ;  $F=151.65$ ;  $P\leq 0.001$ ;  $\beta=0.63$ ). Based on individual commitment to calculative commitment in Model 2, individual commitment positively and significantly influences calculative commitment ( $R^2=7.90\%$ ;  $F=18.31$ ;  $P\leq 0.001$ ;  $\beta=0.18$ ); thus,  $H_{3b}$  is supported. Individual commitment via calculative commitment does not have positive effect on consumer's intention to stay ( $R^2=5.50\%$ ;  $F=5.80$ ; individual commitment and calculative commitment  $\beta=0.43$  &  $\beta=0.08$ , respectively;  $P\leq 0.001$  &  $P<0.05$ , respectively).

### 4.3. Transaction cost as interfered variable

The research applies multiple Hierarchical Regression analysis to test interfere variable (Kleimbaum, Kupper & Muller, 1998). In Regression Models, the independent variables in Model 1 including affective commitment, calculative commitment, social transaction cost, loss interest cost and process transition cost respectively and positively influences consumer's intention to stay ( $\beta=0.27, \beta=-0.03, \beta=0.13, \beta=0.17, \beta=0.36$ , respectively;  $P \leq 0.001, P \geq 0.613, P \leq 0.05, P \leq 0.01, P \leq 0.001$ , respectively); meanwhile, explanatory variables of this model is 45.60% and  $F=43.701 (R^2=0.46; F=46.70)$ . After testing Model 2 based on the effect of interaction,  $H_{4a}$ ,  $H_{4b}$  and  $H_{4c}$  are rejected, illustrated as Table 2.

Hypotheses	Items	Results
$H_{1a}$	Affective commitment positively influences consumer's intention to stay.	Supported
$H_{1b}$	Calculative commitment positively influences consumer's intention to stay.	Supported
$H_{2a}$	Employee's commitment positively influences affective commitment.	Supported
$H_{2b}$	Employee's commitment positively influences calculative commitment.	Supported
$H_{3a}$	Individual commitment positively influences affective commitment.	Supported
$H_{3b}$	Individual commitment positively influences calculative commitment.	Supported
$H_{4a}$	Process transaction cost interferes in calculative commitment with the relationship of the intention to stay; that is, under high process transaction cost, calculative commitment reduces the influence on the intention to stay.	Rejected
$H_{4b}$	Social transaction cost interferes in affective commitment with the relationship of the intention to stay; that is, under high social transaction cost, affective commitment reduces the influence on the intention to stay.	Rejected
$H_{4c}$	Loss interest cost interferes in affective commitment with the relationship of the intention to stay; that is, under high loss interest cost, affective commitment reduces the influence on the intention to stay.	Rejected

**Table 2:** The results of Research Hypotheses

## 5. Conclusions

Through calculative commitment as a medium, employee commitment and individual commitment positively influences consumer's intention to stay. In addition, calculative commitment plays an important role and strengthens influence on consumer's intention to stay. Calculative commitment positively influences consumer's intention to stay. Under high calculative commitment, consumers choose to continue staying with agents because of reciprocal relationships.

Through affective commitment as a medium, employee commitment and individual commitment positively influences consumer's intention to stay. With high affective commitment, consumers are willing to continue staying because of trust between both parties. Employee and individual commitment have significant and positive effect on



calculative and affective commitment, that is, the relationship that consumers have long cooperation with insurance agents positively influences consumer's strong belonging to insurance agents. Therefore, through affective and calculative commitments as mediums, consumers treat insurance agents as cooperative parties or friends or long-term partners. Their relationships influence consumer's intention to stay because of calculative and affective commitments. Moreover, consumers decide to continue services because of insurance agents as friends, even though the service cost is increased.

In sum, employee commitment assists to strengthen organizational commitment. Higher individual commitment is helpful to build consumer's commitment towards organizations. The effect of employee commitment on organizational commitment means that the company should pay attentions on the cultivation of employee commitments. Employees have to recognize consumer's demands and remember their names; further, when providing services, they have commitment and trust for each other.

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