

Available online at www.sciencedirect.com

SciVerse ScienceDirect



Procedia - Social and Behavioral Sciences 58 (2012) 1395 - 1404

8th International Strategic Management Conference

The effect of brand satisfaction, trust and brand commitment on loyalty and repurchase intentions

Aysel Erciş^a, Sevtap Ünal^a, F.Burcu Candan^b, Hatice Yıldırım^{c,*}

Abstract

In this research, the effect of the variables including brand value, brand equity, brand quality, brand satisfaction, brand trust and brand commitment on brand loyalty and repurchase intentions was investigated. The perceived equity, value and quality were determined to be input variables; brand satisfaction, trust, affective commitment and continuance commitment were determined to be intervening variables; repurchase intentions and loyalty were determined to be output variables. A survey was conducted to undergraduate and graduate students of Atatürk University. According to the results of the research, it was determined that brand equity, value and quality had no effect on brand satisfaction, but had an effect on trust. It was determined that brand satisfaction had an effect only on affective commitment, and trust had an effect both on affective commitment and continuance commitment. Additionally, the effect of affective commitment on repurchase intention and loyalty was seen, but the effect of continuance commitment on repurchase intention and loyalty was not seen.

"Keywords: Brand commitment; Satisfaction; Trust; Repurchase Intention; Loyalty"

© 2012 Published by Elsevier Ltd. Selection and/or peer-review under responsibility of the 8th International Strategic Management Conference Open access under CC BY-NC-ND license.

1. Introduction

A brand is generally a name and a symbol. It is an important means which helps creating a positive image on consumers and being different from rival products (Kotler, 2004). It provides significant contributions to enterprises to make them create their loyal customer group and retain their market shares. Loyal customers are loyal consumers of the brand and perform repeat purchases and recommend the brand to those around.

Brand loyalty means consumers tend to pay high prices to a certain brand within the same product group and advise that brand to the people around them (Giddens, 2002). However, high number of brands that serve for the same purpose, consumers' getting more aware and their meeting the alternatives that will offer more advantages cause them to change their brand easily and make the creation of brand loyalty difficult (Wood, 2004). Since the creation of loyalty is getting more difficult, administers and researchers began to attach more importance to this issue. As a result

[&]quot;Atatürk University, Faculty of Ecomomics and Administrative Sciences, Erzurum 25240, Turkey"

[&]quot;Kocaeli University, Faculty of Economics and Administrative Sciences, Kocaeli 41380, Turkey"

[&]quot;Yüzüncüvil University, Faculty of Ecomomics and Administrative Sciences, Van 65400, Turkey"

Corresponding author. Tel. + 90-432-351-4004 fax. +90-432-351-4001 Email address: hatice.yildirim@atauni.edu.tr

of the studies carried out on brand loyalty, it became prominent that a single loyalty could not be mentioned. It was found out that there were different types within the loyalty itself. These were grouped as undivided (full loyalty) and divided brand loyalty (Odabaşı, 2011). Besides, brand loyalty can be divided into two as affective and continuance loyalty. The loyalty that is created and continued by consumers without a strong attachment to the brand is continuance loyalty. The loyalty that is created in the direction of strong attachments to the brand is affective loyalty. In affective loyalty, consumers adopt the brand affectively and emotionally, they are not interested in alternative brands and show determination about buying the same brand in the future as well. Continuance loyalty is a weaker type of a loyalty and consumers easily turn to another brand in case of more attractive offers.

Firms want their customers to be attached to their brands with strong feelings. First it is necessary to fulfill customer satisfaction for such a loyalty. When customers are satisfied, they show commitment to continuously buy the same brand and become a loyal customer (Ballantyne et al., 2006). No matter how satisfaction level affects loyalty, it alone is not sufficient to create brand loyalty. Various factors such as brand trust, quality, image, and equity affect brand loyalty. Determination of the factors effective in creating brand loyalty apart from satisfaction will be helpful to understand the construct of the loyalty. From this point of view, in the study, the variables including brand equity, brand value, brand quality, affective commitment and continuance commitment were determined as the determinants of brand loyalty and it was aimed to determine their effects on loyalty and repurchase intentions. In the direction of the study, a survey was conducted for undergraduate and graduate students studying at Atatürk University. In the first part of the study, literature research related to the factors affecting brand loyalty and repurchase intentions was presented. In the second part, findings and suggestions about the research carried out about loyalty and repurchase intentions of the students regarding their mobile phone brands were described.

2. Theoretical Framework

Strong competition and rapid technological developments in various sectors made the firms aiming to increase their market shares by gaining more customers protect their market shares. The way to protect their market shares is to create customer loyalty. The firms with loyal customer portfolios protect their existence for a long time by making their customers repeat purchases. Therefore, there are several studies in the literature about the investigation of variables affecting brand loyalty.

Cronin and Taylor (1992), in their studies, found out that satisfaction felt after the first trial of a brand directed customers to prefer the same brand in their decisions to repurchase it. Satisfaction level of the consumers is effective in creating brand loyalty by directing their decision about repeat purchase. One of the important factors for the development of loyalty is the brand's meeting the needs of customers (Loudon and Bitta, 1993). Similarly,Oliver (2003), in his studies, investigated the relationship between customer satisfaction and brand loyalty, and found out that there was a positive relationship between these two variables. Accordingly, satisfaction means repeat purchases of customers and telling their positive experiences about the brand and services to the others. If customers are unsatisfied, the possibility to change the brand and make complaints about the product and the firm is high.

Simsek and Noyan (2009), in their studies, tried to determine the factors affecting brand loyalty. They tested the relationships among brand loyalty, trust, customer satisfaction, perceived product value, perceived quality, customer expectations and brand image. As a conclusion, they found out that customer satisfaction, trust and perceived product quality had an effect on loyalty; trust and perceived value had an effect on customer satisfaction; brand image, perceived quality and product expectations had an effect on perceived value; brand image and perceived quality had an effect on trust.

According to the studies carried out about brand loyalty, satisfaction is important to perpetuate brand loyalty of customers but it alone is not a determinant of loyalty. In fact, according to some researchers, it was determined that a satisfied customer did not always mean a loyal customer (Bowen and Shoemaker, 1998). From this point of view, it is suggested to pay attention to the factors affecting loyalty other than satisfaction (Oliver, 1980).

In the recent studies in the literature, the effects of various factors such as brand value, brand equity, perceived brand quality, image, conversion cost and brand trust on loyalty were investigated. However, the number of studies in which the factors effective on brand loyalty were considered comprehensively is not high (Sandvik and Duhan, 1996).

In this study, the effect of brand value, brand equity, brand quality, brand satisfaction, brand trust, affective commitment and continuance commitment on brand loyalty and repurchase intentions was investigated. These factors are briefly described below.

2.1. Perceived Brand Value

Perceived value includes the assessments customers make according to the quality and price of products and services after purchasing. Perceived value is the value perception that arises from the comparison of the cost of a product or service customers pay for the brand and the advantage it has (Hellier et al., 2003). When a customer buys a product or service, he wants to gain more value than its cost. A product or service that creates value enhances satisfaction.

Cronin et al. (2000) investigated the relationship between perceived value and satisfaction. According to the results, there is an important relationship between perceived value and satisfaction. And when perceived value is high, satisfaction also gets high. Chaudhuri and Holbrook (2001), in their studies, considered the relationship between the perceived brand value and trust. According to the results, they found out trust in brands would also increase as the value a consumer perceived from a product increased. The hypotheses determined in this direction are stated as follows:

H1: Perceived value is effective on brand satisfaction.

H2: Perceived value is effective on brand trust.

2.2. Perceived Brand Equity

Brand equity is an intrinsic value a customer places on a product and consists everything the customer knows, thinks and feels about the brand. Szymanski and Hernald (2001) found perceived brand equity affected brand satisfaction. Customer satisfaction is understood by researchers to be a consequent variable of brand equity (Hellier et al., 2003). According to result, while brands that can create important equity for the customer improve customer satisfaction, the brands that are caught important equity reduce customer satisfaction. Dimensions of brand equity are closely associated with brand trust (Chaudhuri and Holbrook, 2001). The hypotheses determined in this direction are stated as follows:

H3: Perceived brand equity is effective on brand satisfaction.

H4: Perceived brand equity is effective on brand trust.

2.3. Perceived Brand Quality

Quality is, in general, conformity to expectations (Zeithaml, 1988). Quality is divided into two as objective and perceived quality. Objective quality is conformity to previously determined standards. Along with this, since there is no agreement about what the standards are, the selection of the characteristics that measure objective quality causes trouble. Therefore, Zeithaml (1988) advocates that objective quality has no validity and quality assessments are subjective. This view enhances the importance of perceived quality, which is the second type of quality. Perceived quality is the general assessment of a customer regarding the product or brand quality, its conformity to the standards and its fulfilling its functions (Olsen, 2002). Perceived quality, in fact, is a relative concept and changes depending on the experiences and expectations of people. In the researches carried out by Olsen (2002), Darsono and Junaedi (2006), the relationship between perceived quality and satisfaction was considered. According to the results, a positive relationship was found between perceived quality and satisfaction and it was determined that perceived quality was the determinant of satisfaction.

Corritore et al., (2003) investigated the effect of perceived quality on trust. As a result of the research, it was determined that perceived quality had a positive effect on trust. The hypotheses determined in this direction are stated as follows:

H5: Perceived quality is effective on brand satisfaction.

H6: Perceived quality is effective on brand trust.

2.4. Satisfaction and Trust

The positive attitude a consumer develops as a result of evaluating his consumption experience with a certain product is called satisfaction. Customer satisfaction is the precursor of brand loyalty; it is created after a process. It is the result of customers' evaluations regarding the brand or product and the key factor of their decision to repurchase (Kasmer, 2005).

Trust is built up by believing in the reliability and honesty of one side to the other (Moorman et al., 1992). Brand trust is expressed as the belief of consumers that the brand will fulfill certain functions. Suh and Han (2003) qualified the factors such as adequacy, philanthropy and honesty as the characteristics that indicate trust. Since trust establishes an important bond between brand and customers, it is one of the determinants of brand loyalty (Morgan and Hunt, 1994).

Satisfying customers is quite difficult before gaining their trust. In this context, trust also affects customer satisfaction. In the literature many studies determined trust as a predictor of loyalty and if consumer's trust is established, consumers will be satisfied (Chaudhuri and Holbrook, 2001). According to Berry (2000), trust is very important for satisfaction. A consumer who trusts in the brand will be satisfied and more willing to commit to it. On the other hand, Geyskens et al (1999) found satisfaction to be an antecedent to trust. Yoon (2002), in his study, examined the correlation between trust and satisfaction. According to the research, trust and satisfaction show a significant positive correlation. Therefore, the following hypotheses are proposed:

H7: Brand satisfaction correlates with brand trust.

2.5. Affective and Continuance Commitment

Commitment refers to an enduring desire to continue the relationship with a brand (Suh and Han, 2003). Consumers are willing to improve and sustain an affective bond with the brand that makes consumers feel warm and enjoyable. At the same time, consumers with high brand commitment would have stronger affective attachment for the brand (Keh et al., 2007).

Commitment is divided into two as affective and continuance commitment. Affective commitment is the emotional connection with the brand which represents strong sense of personal identifications. Affective brand commitment is based on identification and shared values with the brand (Pring, 2007). In evaluating affective commitment for some important brands, Mc Alexander, Schouten and Koenig (2002) found affective commitment explains the deep attachment to the focused brands. A study by Verhoef (2003) in the banking services found the direct result of affective commitment on repurchases intention. At the same time brand satisfaction, brand equity and perceived brand value were positive antecedents of affective commitment, but they didn't directly affect consumer repurchase behaviour.

Continuance commitment defined as the consumer's weak feelings for a brand. Because when the consumers perceive high switching costs and few alternatives, they change their brands. Fullerton (2003) explained continuance commitment as a harmful affect on the consumer's willingness to engage in advocacy intentions. In another study about commitment, Lindstrom (2005) tested the commitment to a brand. In this study he asked consumers if they would "tattoo the name of the brand on their body." As a result of the research, many respondents tattoo the brand image on their body. Harrison-Walker (2002) studies on commitment and repurchase plans have shown continuance commitment destabilized consumer behaviour while consumers who have affective commitment act as a reference for a brand or organization and want to help organization when they have a strong affective attachment to the firms and firm's brand.

Fullerton (2005) developed a model based on the original work of Harrison-Walker (2002) to test the role of both affective and continuance commitment on brand. This study showed that continuance commitment had a weak effect on repurchase intentions, and the academic literature suggested that driving force behind behavioural loyalty is not motivated by attitudinal loyalty. On the other hand for other researchers continuance commitment has a positive

impact on the repurchase decisions. In the study of Gelliland and Bello (2002) on clothing brands, the consumer can effect from brand's feature like brand quality, brand trust, brand value and integrate with the brand.

There are several articles in which the effect of customer satisfaction on brand commitment was investigated (Bowen and Chen, 2001; Darsono and Junaedi, 2006). It was argued in this article that customer satisfaction had a positive effect on commitment and satisfaction had a positive relationship with brand commitment.

Trust and commitment are both very important elements in ensuring a long-term orientation towards a firm's brand. Trust and commitment are explained as antecedent of loyalty and repurchase intentions. Morgan and Hunt (1994) assume that commitment motivates buyers and suppliers to continue their relationship with the brand in the future. In the other studies in which the effect of brand trust on brand commitment was investigated, Shergill and Lii (2005) concluded that trust had a positive effect on customer commitment. The present study examined trust as a precursor of commitment. Therefore, the following hypotheses are proposed:

H8: Brand satisfaction is effective on affective commitment.

H9: Brand satisfaction is effective on continuance commitment.

H10: Brand trust is effective on affective commitment.

H11: Brand trust is effective on continuance commitment.

2.6. Loyalty and Repurchase Intentions

Brand loyalty is expressed as "the tendency to consistently choose a single brand among several brands in the same product group and continuously purchase that brand" (Aaker, 2004). Customers with high brand loyalty are defined as customers who repeatedly buy a brand and feel strong commitment to the brand (Baldinger and Rubinson, 1996). Customers who are committed to the brand become loyal customers of that brand and exhibit the behavior of repeat purchases.

Repurchase intentions are usually identified with brand commitment. However, there is an important difference between them. Brand commitment means a relationship similar to a friendship a consumer develops for the brand. Repeat purchase is explained as the purchase of the brand because it is cheaper or there is no other brand (Çalık, 1997). The hypotheses determined in this direction are stated as follow:

H12: Affective commitment is effective on repurchase intention.

H13: Affective commitment is effective on advocacy intention.

H14: Continuance commitment is effective on repurchase intention.

H15: Continuance commitment is effective on advocacy intention.

The study model determined based on the aim of the research was shown in Figure 1

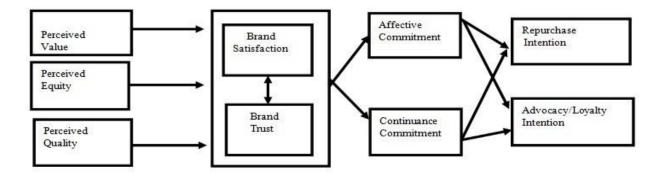


Figure 1: The research model

3. Research Design

3.1. Method

Undergraduate and graduate students of Atatürk University were included in the study. As a sampling method, convenience sampling method was used. A questionnaire was administered to totally 400 students. As a result of screening, 390 of the survey questions were analyzed. The purpose of the study is to investigate the effect of brand equity, brand quality, brand value, brand commitment, satisfaction and brand trust on young consumer's brand loyalty and repurchase intentions. For this purpose, three mobile phone brands (Nokia, Apple and Samsung) are included in the scope of the research. The effect of the above-mentioned factors on brand loyalty and repurchase intentions of students is investigated.

In the study, data gathered by using the face-to-face survey method. The survey was conducted in March 2011. There are 3 groups of questionnaire. The first groups of questions are prepared to determine the brand of the consumer's mobile phone. The second groups of questions are prepared to measure the factors that influence repurchase and brand loyalty. The third groups of questions are prepared to determine the demographic characteristics of respondents. In the development of the scale, the studies of Sweeney and Sauter (2001) are used for perceived value, Simonin and Ruth (1998) are used for brand equity, Aaker (2004) are used for brand quality, Delgado-Ballester and Munuera Aleman (2005) are used for brand trust, Oliver (1999) are used for satisfaction, Allen and Meyer (1990) and Chaudhuri and Holbrook (2001) are used for affective and continuance commitment, Putrevu and Lord (1994), Zeithmal (1996) are used for repurchase intentions and brand loyalty. Variables are prepared according to 5-point Likert scale (1= I strongly disagree, 5= I strongly agree; 1=very low, 5=very high; 1=strongly yes, 5=strongly no). Data are analyzed using SPSS program. In order to analyze data, multiple regression and correlation analyses are used.

3.2. Data Analysis and Hypotheses Test Results

3.2.1. Demographic Characteristics of Respondents

56, 9% of the respondents of the sample were male and 43, 1% were female. 70, 3% of those were university graduates, 14, 1% completed their master's degree and 15, 6% completed their doctoral studies. According to the age groups, 15, 6% of the respondents were younger than 20, 46, 2% were between the ages of 21 and 24, 26, 4% were between 25 and 28 and 11.8% were over 28.

3.2.2. Testing the Research Model

Correlation and multiple regression analyses were conducted to test the research model. In order to test the effects of the variables including equity, value, quality, satisfaction, affective commitment, continuance commitment and trust effective on repurchase intentions and loyalty, multiple regression analysis was conducted. In order to test the relationship between trust and satisfaction, correlation analysis was conducted.

The test of the model was conducted in three stages. In the first stage, the effects of equity, value and quality on trust and satisfaction and in the second stage the effects of satisfaction and trust on affective and continuance commitment were investigated. In the last stage the effect of affective and continuance commitment on repurchase intentions and loyalty was examined. The results of the analysis were shown in Table 1.

Table 1. Multiple regression analysis results

Variables	R	\mathbb{R}^2	Error Variance	T Value	Sig. Level
Independent variables:					
Equity	0,653	0,427	0,719	-0,476	0,639
Value				0,130	0,896
Quality				0,899	0,369
1b.Dependent variable: trust					
Independent variables:					
Equity	0,696	0,484	0,465	8,484	0,000
Value				4,554	0,000
Quality				8,154	0,000
2a.Dependent variable: affective commitment					
Independent variables:	0,529	0,279	0,926		
Satisfaction				4.599	0,000
Trust				7.089	0,000
2b. Dependent variable: continuance commitment					
Independent variables:	0,289	0,084	1.038		
Satisfaction				0,632	0,528
Trust				4,636	0,000
3a.Dependent variable: repurchase intentions					
Independent variables:					
Affective Commitment	0,464	0,215	0,906	7.928	0,000
Continuance commitment				0,576	0,565
3b.Dependent Variable: loyalty					
Independent variables:					
Affective Commitment	0,378	0,143	0,561	5.769	0,000
Continuance commitment	ŕ	•		1.085	0,278

As a result of the test of satisfaction and equity, value and quality, which is the first model, it was determined R^2 = 0,427. However, in the Anova test, the model is seen to be non-significant at the importance level of α =0.05. Accordingly:

- H1: Perceived value is effective on satisfaction.
- H3: Perceived equity is effective on satisfaction.
- H5: Perceived quality is effective on satisfaction, hypotheses have been rejected.

The effect of equity, value and quality on trust, which is the second model, is $R^2 = 0.279$. As a result of the Anova test, this effect is seen to be significant at the importance level of $\alpha = 0.05$. Accordingly:

- H2: Perceived value is effective on trust.
- *H4: Perceived equity is effective on trust.*
- H6: Perceived quality is effective on trust, hypotheses have been accepted.

In the third model, the effect of trust and satisfaction on affective commitment is $R^2 = 0,279$. As a result of the Anova test, this effect is seen to be significant. Accordingly:

- H8: Brand satisfaction is effective on affective commitment.
- H10: Brand trust is effective on affective commitment, hypotheses have been accepted

In the fourth model, the effect of trust and satisfaction on continuance commitment is $R^2 = 0.084$. As a result of the Anova test, the effect of trust on continuance commitment was significant whereas the effect of satisfaction on continuance commitment (0.528) was not found significant. It was determined that trust had an effect on continuance commitment, but satisfaction had no effect. Accordingly:

- H9: Brand satisfaction is effective on continuance commitment, hypothesis has been rejected.
- H11: Brand trust is effective on continuance commitment, hypothesis has been accepted.

In the fifth model, the effect of affective and continuance commitment on repurchase intention is R^2 = 0,215. As a result of the Anova test, affective commitment had a significant effect on repurchase while the effect of continuance commitment (0.576) was not found significant. Accordingly:

- H12: Affective commitment is effective on repurchase intention, hypothesis has been accepted.
- H14: Continuance commitment is effective on repurchase intention, hypothesis has been rejected.

In the sixth model, the effect of affective and continuance commitment on loyalty is R^2 = 0,143. As a result of the Anova test, the effect of continuance commitment (0.278) was not found significant whereas the effect of affective commitment was significant. While affective commitment is effective on loyalty, continuance commitment is not. Accordingly:

- H13: Affective commitment is effective on advocacy intention, hypothesis has been accepted.
- H15: Continuance commitment is effective on advocacy intention, hypothesis has been rejected.

Correlation analysis was conducted in order to investigate the relationship between brand trust and satisfaction. As a result of the analysis, it was determined that there was a significant relationship between trust and satisfaction (r=0,538, p<0.01). Accordingly:

H7: There is a positive relationship between satisfaction and trust, hypothesis has been accepted.

4. Conclusion

In this study it was aimed to investigate the factors affecting repurchase intentions and loyalty. According to the results, it was determined the brand equity, value and quality that a consumer perceived was effective on brand trust; however, it did not have a significant effect on brand satisfaction.

When the relationship between satisfaction and trust was considered, it was found out that there was a positive relationship between these two variables. Accordingly as the trust consumers feel for the brand increases, their satisfaction also increases. When the effect of brand trust and satisfaction on affective and continuance commitment was taken into consideration, it was concluded that brand trust had an effect on affective and continuance commitment but brand satisfaction had an effect only on affective commitment. These results are similar to those in the literature. Accordingly it is understood that satisfaction alone is not a sufficient factor for commitment and a satisfied customer does not always mean a loyal customer (Bowen and Shoemaker, 1998)

When the effect of affective commitment and continuance commitment on repurchase intentions and loyalty was considered, it was found out that affective commitment had an effect on repurchase intentions and loyalty, but continuance commitment did not have any effects on loyalty and repurchase intentions. When the studies in the literature are considered, continuance commitment is a weaker commitment than affective commitment. Consumers can exhibit continuance commitment in the absence of alternatives or in case of finding that brand cheaper. Therefore, tendency for loyalty and repurchase in continuance commitment is low. As for affective commitment, consumers show a stronger emotional commitment to their brand and they do not change their brand easily (Fullerton, 2003). According to the results obtained, it is seen that the role of satisfaction and continuance commitment on loyalty is weak while trust and affective commitment have an important effect in the creation of consumer loyalty. From this point of view, enterprises should attach more importance to creating trust and affective commitment for their brands while creating loyalty towards their brands because continuance commitment does not show that consumers are loyal. In order to be successful, enterprises should offer various and valid reasons to their customers to always make them buy their products and services by getting into the world of consumers. In this way they can have complete loyalty.

4.1. Limitations and Implications

In this study, the effect of brand value, brand equity, brand quality, brand satisfaction, trust, affective and continuance commitment on repurchase intention and loyalty was investigated. The effect of affective and continuance commitment on repurchase intention and loyalty, the effect of trust and satisfaction on affective and continuance

commitment, and the effects of the factors such as equity, value and quality on trust and satisfaction were investigated. The study was administered to the undergraduate and graduate students of Atatürk University. Loyalty and repurchase intentions of students towards the mobile phone brands were investigated. According to the results, it was found out that trust and affective commitment had the highest effect on repurchase intention and loyalty. For further studies, it is suggested to investigate the factors effective on the development of trust and affective commitment. In addition, it can be useful to consider different product groups while examining brand loyalty because the factors effective on loyalty can vary depending the product and service groups. Similarly, attitudes of youth and adults can differ. Therefore, further studies are required to investigate the factors effective on loyalty in terms of different consumer groups.

References

Aaker, D. (2004). Building a brand: The Saturn story. California Management Review. 114-133.

Baldinger, A. A., & Rubinson, J. (1996). Brand Loyalty: The link between attitude and behavior, *Journal of Advertising Research*, 36, 6, 22-34.

Ballantyne, R., Warren, A., (2006). The evolution of brand choice. Journal of Brand Management, 13, 339-352.

Berry, L.L. (2000). Cultivating service brand equity, Academy of Marketing Science, Vol. 28, NO. 1, pp.128-37.

Bowen, J., & Shoemaker, S. (1998). Loyalty: a strategic commitment, *Cornell and Restaurant and Administration Quarterly*, 39, 12–25.

Bowen, J. T., & Chen, S.L. (2001). The Relationship Between Customer Loyalty and Customer Satisfaction, *International Journal of Contemporary Hospitality Management*, (May), 213-17.

Calık, N. (1997). Markaya yönelik tüketici davranışı, Anadolu Üniversitesi İ.İ.B.F Dergisi, C,VI, S:1-2, S:118.

Chaudhuri, A., & Holbrook, M.B. (2001). The chain of effects from brand trust and brand affect to brand performance: The role of brand loyalty", *Journal of Marketing*, 65(2), 81-93.

Corritore, C.L., Kracher, B. & Wiedenbeck, S. (2003). On-line trust: concepts, evolving themes and a model *International Journal of Human-Computer Studies*, Vol. 58 No. 6,pp. 737-758.

Cronin, J.J., &Taylor, S. A. (1992), Measuring service quality, Journal of Marketing, 56 (3), 55-68

Cronin, J.J., Brady, M.K.., & Hult, G.T.M. (2000). Assessing the Effects of Quality, Value and Customer Satisfaction on Consumer Behavioral Intentions in Service Environment, *Journal of Retailing*, 76 (2), 193

Darsono, L.I, & Junaedi, C.M. (2006), An examination of perceived quality, satisfaction and loyalt relationship *Gadjah Mada International Journal of Business*, 8 (3), 323-42.

Fullerton, G. (2003). When does commitment lead to loyalty?, Journal of Service Research, 5(4), 333-344.

Fullerton, G. (2005). The impact of brand commitment on loyalty to retail service brands, Canadian Journal of Administrative Sciences, 22(2), 97-110.

Geyskens, I., Steenkap, J.E.B.M, & Kumar, N. (1999). A meta Analysis of satisfaction in marketing channel, *Journal of marketing research*, 36(2), 223-238

Giddens, Nancy. (2002), Brand Loyalty. Ag Decision Maker, Iowa State University Extensions, Vol.5, No. 54, ss.1-2.

Gilliland, D., & Bello, D. (2002), The two sides of attitudinal commitment: The effect of calculative and loyalty commitment on enforcement mechanisms in distribution channels, *Journal of the Academy of Marketing Science*, 30(1), 24-43.

Harrison-Walker, J. (2001). The measurement of word-of-mouth communication and an investigation of service quality and customer commitment as potential antecedents. *Journal of Service Research*, 4(1), 60-75.

Hellier, P.K., Geursen, G.M., Carr, R.A., & Rickard, J. A. (2003). Customer repurchase intention: a general structural equation model, *European Journal of Marketing*, 37 (11/12), 1762-1800.

Kasmer, H. (2005), Customer relationship management, customer satisfaction study and a model for improving implementation of the maritime transport sector, *Systems Engineering Program of the U.S. prepared YTU FBE Master's thesis in Industrial Engineering*, Istanbul

Keh H.T., Pang, J., & Peng S.Q. (2007). Understanding and measuring brand love, *Society, Advertising and Consumer Psychology Conference Proceedings*

Kotler, P., & Armstrong, G. (2004). Principles of marketing. (10 th ed), Upper Saddle River, Pearson Prentice Hall.

Lindstrom, M. (2005). Brand Sense. New York: Free Press.

Loudon, D.L., & Della Bitta A.J. (1993). Consumer behaviour: concepts and applications, McGraw-Hill Series in Marketing, London.

Mcalexander, J., Schouten, J., & Koenig, H. (2002). Building a brand community, Journal of Marketing, 66, 38-54.

Moorman, C., Deshapande R., & G. Zaltman (1992), Factors affecting trust in market research relationships, *Journal of Marketing*, 57, 1: 81-101

Morgan, R.M., & Hunt, S.D. (1994). The commitment-trust theory of relationship marketing, *Journal of Marketing*, 58 (3), 20-38.

Odabası, Y., (2011), Tüketici davranışları, Mediacat yayınları, 11, İstanbul.

Oliver, R. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of Marketing Research*, 17, 460-469.

Oliver, R. (2003). Cognitive, affective and attribute bases of the satisfaction response, *Journal of Consumer Research*, 20(December), 418-430.

Olsen, S. O. (2002). Comparative evaluation and the relationship between quality, satisfaction and repurchase loyalty, *Journal of the Academy of Marketing Science*, 30 (3), 240-249.

Pring, I. (2007). Going underground: How ethnography helped the tube tunnel to the heart of its brand, *International Journal of Market Research*, 49(6) 693-705.

Sandvik, K., & Duhan, D. (1996). The effects of performance quality, customer satisfaction, and brand reputation on customer loyalty. In: Beracs, J., Bauer, A., & Simon, J. (eds), *Proceedings of the EMAC Annual Conference*. Budapest: European Marketing Academy.

Shergill, G.S., & LIL, B. (2005). Internet banking-an empirical investigation of a trust and loyalty model for New Zealand banks, *Journal of Internet Commerce*, 4 (4),101-118.

Simşek, G.G. (2007). A Study on latent variable structural equation models, *Marmara University Institute of Social Sciences Statistics Programme*, prepared his doctoral thesis, Istanbul.

Suh, B., & Han, I. (2003). The impact of customer trust and perception of security on the acceptance of electronic commerce, *International Journal of Electronic Commerce*, 7 (3), 135-161

Syzmanski, D. M., & Henard, D. H. (2001), Customer Satisfaction: A Meta Analysis of the Empirical Evidence, *Journal of the Academy of Marketing Science*, 29 (1), 16-35.

Verhoef, P. (2003). Understanding the effect of relationship management efforts on customer retention and customer share development. *Journal of Marketing*, 67(October), 30-45

Wood, Lisa M. (2004). Dimensions of brand purchasing behaviour: Consumers in the 18-24 Age group, *Journal of Consumer Behaviour*. (October), Vol:4, No:1, ss.9-24.

Yoon, S., & Kim, J. (2000). An empirical validation of a loyalty model based onexpectation disconfirmation, *Journal of Consumer Marketing*, 17 (2), 120-136.

Zeithaml, V.A. (1988), Consumers' perceptions of price, quality, and value: A meansend model and synthesis of evidence, *Journal of Marketing*, 52 (July), 2-22