

# LAMPIRAN



# Strategi Dalam Pendekatan Relationship Marketing

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Strategi Dalam Pendekatan Relationship Marketing

## Abstract

*Most company used Relationship Marketing (RM) approach to get loyal customers in the long run. But, only a few gets success. Why they failed when they implemented this approach? The major reason is some of them applied without considering the assumptions of using RM and not based on the strategic steps of using it, like identifying the customers, clustering and interacting with the customers and customizing with their needs and wants. Beside it, partnering as a major element in interacting with customer usually get out in application*

*Key word : Relationship Marketing, partnering*

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Kondisi pasar yang semakin terfragmentasi, daur usia produk yang semakin pendek, perubahan perilaku konsumen dan kondisi makro yang semakin kompetitif serta turbulen menjadikan peran pemasaran semakin penting. *Marketing becomes every body's job* (Greyser, 1997) dan lebih jauh menurut Mc Kenna *marketing is everything and everyting is marketing* (Moorman & Rust, 1999). Pemasaran tidak hanya menjadi pemikiran orang yang bergerak di bidang pemasaran, tetapi menjadi sesuatu yang harus dipikirkan dan dikerjakan oleh seluruh unsur organisasi perusahaan. Bahkan segala aktivitas perusahaan sudah saatnya untuk diarahkan pada pemberian nilai yang *superior* pada konsumen untuk mencapai tujuan pemasaran.

Dalam kondisi seperti tersebut di atas, maka para pemasar berupaya untuk mencari alternatif strategi yang tepat. Salah satu alternatif pendekatan strategi yang mulai banyak digemari oleh organisasi bisnis saat ini adalah *Relationship Marketing* (RM). Pada tahun 1980-an, RM dipandang sebagai suatu pendekatan lama yang telah lahir kembali. Bahkan sebenarnya tidak hanya sekedar lahir, tetapi juga semakin populer. Hal tersebut sebenarnya adalah wajar dan dapat dimengerti, seperti yang dinyatakan Webster (1992) bahwa dalam kondisi pasar yang semakin kompetitif hubungan jangka panjang dengan pelanggan dipandang sebagai prasyarat bagi tercapainya keunggulan kompetitif.

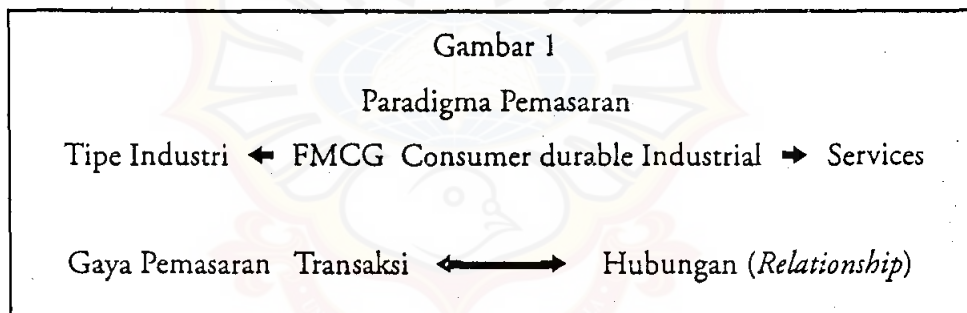
Namun demikian, sayang sekali, ternyata dalam penerapannya tidak semua perusahaan dengan pendekatan RM berhasil dengan baik. Bahkan beberapa diantaranya mengalami kegagalan karena tidak mempertimbangkan secara matang dalam perencanaannya atau tidak mampu mengoptimalkan upaya yang telah dilakukan dengan baik. Akibatnya biaya yang relatif besar menjadi sia-sia dan hubungan yang terbina serta terjalin baik dengan pelanggan berakhir tanpa mencapai tujuan yang diinginkan.

Menurut Peppers, Rogers dan Dorf (1999), pertimbangan dan langkah-langkah strategik menjadi penting dalam pendekatan ini mengingat pendekatan RM adalah sangat kompleks. Pertimbangan rasional yang mendasarinya serta langkah-langkah strategik dalam upaya menjaganya agar berkelanjutan perlu dilakukan sebagai prasyarat agar hasilnya optimal. Tulisan berikut ini akan mendeskripsikan hal tersebut diatas.

### 1. Kapan Menggunakan Relationship Marketing ?

Masalah paling esensial dalam pemasaran adalah usaha mendapatkan, menjaga dan memperkuat hubungan jangka panjang dengan pelanggan (Gronroos, 1990). Berawal dari upaya inilah *profit* akan mengalir. Ini dapat terwujud kalau dilakukan pertukaran yang saling menguntungkan. Konsumen akan loyal terhadap produk atau jasa yang ditawarkan apabila mereka mempersepsikan apa yang telah diberikan perusahaan lebih tinggi nilainya daripada yang dikorbankan oleh konsumen. Oleh karena itu perusahaan dituntut mampu menawarkan *product performance* yang lebih baik dari pesaing dan yang melebihi harapan konsumen (Rao & Steckel, 1998).

Keberhasilan tersebut ditentukan oleh ketepatan strategi yang dipilih. Menurut Gronroos (dalam Payne, 1995) berdasarkan hasil studi eksplorasi yang dilakukan, untuk menentukan strategi pemasaran yang tepat, perusahaan dapat menggunakan suatu paradigma yang melihat ketepatan strategi dari sisi kesesuaian antara tipe industri dan gaya pemasaran yang digunakan (gambar 1).



Sumber : (Payne, Adrian, *Advances in Relationship Marketing*, Kogan Page Limited, London, 1995 : 89).

Berdasarkan gambar 1 tersebut bila perusahaan menghasilkan barang-barang *consumer packadge*, maka lebih cocok menggunakan strategi transaksi sedangkan jika perusahaan cenderung bergerak di bidang jasa lebih cocok kalau menggunakan RM. Pertimbangan untuk menerapkan pendekatan RM tidak hanya sekedar mendasarkan pada produk yang ditawarkan tetapi juga perlu mempertimbangkan perilaku konsumennya. Jika perilaku konsumen polanya berorientasi pada transaksi atau bila *switching cost*-nya rendah, maka pendekatan RM kurang tepat. Lebih lanjut Peppers, Rogers dan Dorf (1999) menyatakan bahwa perusahaan perlu mempertimbangkan secara rasional layak tidaknya menerapkan RM.

Sebagai konsekuensi dari dipilihnya pendekatan RM, paradigma hubungan dengan konsumenpun perlu dirubah. Menurut Payne (1995) perbedaan hubungan dengan konsumen antara pemasaran yang menggunakan

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pendekatan transaksi dengan RM seperti gambar 2 berikut.

Gambar 2  
Perbedaan Hubungan dengan Pasar Konsumen  
Pada Pendekatan Transaksi dan RM

Pendekatan Transaksi	Pendekatan Relationship Marketing (RM)
Fokus hanya pada penjualan	Fokus pada pemeliharaan pelanggan
Orientasi pada karakteristik produk	Orientasi pada nilai-nilai pelanggan
Skala jangka pendek	Skala jangka panjang
Kurang menekankan pelayanan pelanggan	Sangat menekankan pelayanan pelanggan
Membatasi komitmen dengan pelanggan	Relatif tidak membatasi komitmen dengan pelanggan
Kontak dengan pelanggan sedang	Kontak dengan pelanggan tinggi
Kualitas yang diperhatikan terutama yang berkaitan dengan produksi	Memperhatikan kualitas secara menyeluruh

Sumber : (Payne, Adrian, *Advances in Relationship Marketing*, Kogan Page Limited, London, 1995 : 89)

Hal lain yang perlu diperhatikan sebelum memutuskan apakah perusahaan akan menggunakan pendekatan RM atau tidak, adalah proses pengambilan keputusan strategik yang harus dilalui dalam mempertimbangkan hal tersebut. Yaitu tetap perlu mendasarkan pada proses analisis situasional baik yang menyangkut lingkungan pelanggan, pesaing dan potensi serta kapabilitas perusahaan. Hal ini penting mengingat pemilihan strategi dalam pemasaran akan berdampak ke semua aktivitas perusahaan (Menon, et.al, 1999).

## 2. Langkah-langkah Strategik dalam RM

Hasil kinerja dari pendekatan RM akan sangat ditentukan oleh langkah-langkah strategik yang dilakukan selama RM diterapkan. Menurut Peppers, Rogers dan Darft (1999) terdapat empat langkah strategik yang perlu dilalui perusahaan untuk dapat menerapkan RM, yaitu :

### (i) Mengidentifikasi pelanggan

Identifikasi terhadap pelanggan dapat dilakukan dengan baik kalau perusahaan mampu menghimpun pelanggannya dalam suatu *data base* yang meliputi identitas, kebiasaan maupun preferensi pelanggan. Ada baiknya bila data-data tambahan lain mengenai pelanggan yang dirasa penting juga dihimpun pada tahapan ini. Aktivitas terakhir dari tahap ini adalah melakukan verifikasi data yang telah terkumpul sehingga gambaran tentang identitas maupun karakteristik pelanggan dari data yang terkumpul benar-benar merupakan data yang *valid*.

(ii) *Mengelompokkan pelanggan*

Berdasarkan identifikasi yang telah dilakukan, kemudian dilakukan pengelompokan atas dasar homogenitas psikografi, nilai maupun kebutuhannya, sehingga akan mempermudah bagi perusahaan untuk menyesuaikan strategi yang tepat bagi masing-masing kelompok tersebut. Aktivitas ini dapat dilakukan dengan baik apabila perusahaan mampu menganalisis masing-masing kelompok berdasarkan kontribusi yang diberikan kepada perusahaan. Misalnya dilakukan dengan cara pelanggan dikelompokkan kedalam kelompok atas dasar banyaknya dan frekuensi pembelian atau atas dasar preferensi dan lain-lain tergantung dari kondisi serta kepentingan perusahaan. Sehingga perusahaan pada akhirnya dapat menentukan kelompok mana yang sangat potensial, cukup potensial dan kurang potensial sekaligus berusaha untuk memahami apa yang diinginkan dari masing-masing kelompok tersebut dan bagaimana pola perilaku pelanggan pada masing-masing kelompok. Informasi ini nantinya akan berguna sebagai bahan pertimbangan dalam penyusunan strategi maupun taktik pemasaran.

(iii) *Interaksi dengan pelanggan*

Interaksi dengan pelanggan merupakan komponen penting dalam RM. Agar interaksi yang dilakukan mendukung pencapaian tujuan yang ditetapkan, maka perlu diperhatikan masalah efisiensi biaya dan efektifitas dari interaksi yang dilakukan. Efisiensi biaya dapat diperbaiki melalui upaya mengarahkan interaksi dengan pelanggan. Sedangkan efektifitas dapat diperbaiki melalui penyediaan informasi yang relevan dan melakukan upaya yang lebih baik untuk memahami kebutuhan pelanggan. Setiap interaksi dengan pelanggan yang sedang berlangsung harus dilihat juga dalam konteks interaksi sebelumnya secara menyeluruh. Dalam interaksi ini tidak harus melalui tatap muka langsung namun dapat juga memanfaatkan teknologi informasi yang dimiliki perusahaan.

(iv) *Menyesuaikan perilaku perusahaan*

Perusahaan harus menyesuaikan perilakunya agar dapat memenuhi kebutuhan dan keinginan pelanggannya. Upaya ini akan optimal apabila perusahaan melakukan upaya memberikan kemudahan kepada pelanggan untuk kontak dengan perusahaan secara hemat waktu dan tenaga, mendokumentasikan secara baik surat-surat atau mendata keluhan pelanggan, sering menanyakan kepada pelanggan tentang harapan dan keinginannya dan melibatkan manajemen puncak dalam hubungan dengan pelanggan. Dari aktivitas itulah perusahaan memperoleh informasi yang mempermudah bagi dilakukannya penyesuaian terhadap kebutuhan dan keinginan pelanggan secara terus menerus.

Menurut Johnson (1998) di dalam pendekatan pemasaran yang berorientasi kepada pelanggan, filosofi yang dilakukan perlu diarahkan pada tercapainya tiga tujuan yang saling terkait seperti yang digambarkan dalam gambar 3 berikut ini.

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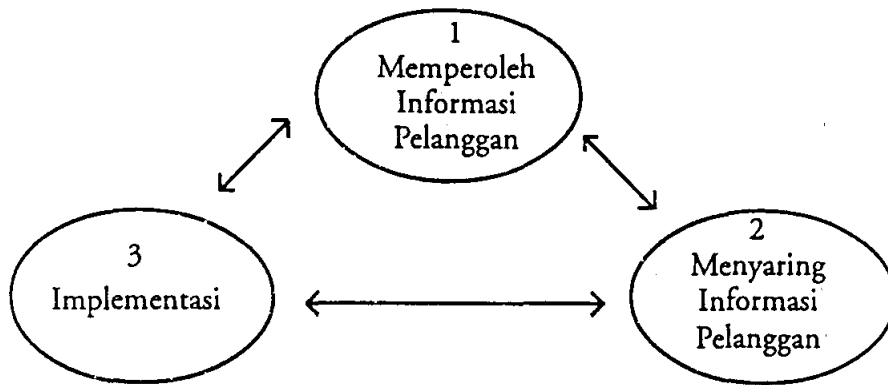
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Gambar 3  
Tiga Tujuan Berorientasi Pada Pelanggan



Sumber : (Johnson, M.D., *Customer Orientation and Market Action*, Prentice Hall, Inc., 1998 : 3)

Tujuan pertama adalah memahami kebutuhan dan nilai-nilai yang mendasar dari pelanggan, bagaimana memenuhi keinginannya dengan produk dan jasa yang ada dan apa yang diharapkan dan apa yang disukai oleh pelanggan pada masa yang akan datang. Tujuan kedua adalah menyaring informasi yang telah diperoleh, selanjutnya menerjemahkannya kedalam tindakan nyata dengan menyiapkan dan melibatkan seluruh organisasi agar hasilnya optimal. Sedangkan tujuan ketiga adalah memberikan kepada pelanggan produk dan jasa yang sesuai dengan yang diinginkan pelanggan.

### 3. *Partnering Dalam Interaksi Sebagai Kunci Keberhasilan RM*

Diantara keempat langkah strategik tersebut diatas, langkah ke tiga yakni interaksi dengan pelanggan memiliki peranan penting dan sangat menentukan kunci keberhasilan RM. Interaksi yang optimal dapat terwujud apabila perusahaan memupuk hubungan yang telah terbentuk dengan pelanggan. Secara teoritis upaya optimalisasi interaksi tampaknya mudah, namun dalam pelaksanaannya ternyata banyak ketidakberhasilan RM yang disebabkan karena ketidakmampuan perusahaan dalam menjalin hubungan baik dengan pelanggannya. Kepentingan dan persepsi perusahaan dengan pelanggan sering berbenturan. Bahkan menurut Fournier, Dobscha dan Mick (1998) pelanggan sering menganggap perusahaan sebagai musuh bukan sebagai kawan. Akibatnya apa yang diberikan perusahaan yang dianggap bernilai serta upaya yang dilakukan perusahaan sering dianggap sebagai hal yang biasa.

Kunci dari penyelesaian tersebut adalah bagaimana perusahaan mampu meyakinkan dengan kata dan tindakannya bahwa pelanggan adalah benar-benar sebagai mitra. Dengan memandang bahwa pelanggan sebagai mitra, maka hubungan antara perusahaan dengan pelanggan merupakan hubungan persahabatan atau populernya disebut *partnering*. Menurut psikolog Argyle dan Henderson, hubungan dalam persahabatan akan kuat apabila terdapat dukungan emosional, penghargaan terhadap *privacy*, kepercayaan dan toleransi. *Liking and closed with customer* sebagaimana yang dinyatakan Day (1994) barangkali merupakan prinsip yang harus menjadi dasar agar kemitraan dapat terjalin dan

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*Partnering* akan berlangsung berkelanjutan apabila hubungan dibangun atau dasar nilai-nilai bersama, pelanggan mengetahui dengan jelas tujuan dari *partnership* yang berlangsung dan ada dukungan dari pihak perusahaan (Maning dan Reece, 1998). Untuk membangun dasar-dasar hubungan tersebut tentu pihak perusahaan harus lebih proaktif dengan melibatkan tidak hanya karyawan di bagian pemasaran saja tetapi juga seluruh karyawan yang ada termasuk jajaran manajemen puncak. Ini relevan dengan apa yang dinyatakan Haeckel (1997) bahwa *marketing's future is not a fuction of business, but is the function of business.*

Memang tidak mudah menerapkan RM, belum lagi hasil yang diperoleh tidak segera dapat dilihat dan dinikmati. Namun bila perusahaan memandang RM sebagai pendekatan yang tepat dan upaya yang optimal akan dilakukan untuk itu, sebenarnya terdapat sejumlah manfaat yang secara ekonomis sangat menguntungkan bagi perusahaan. Beberapa penelitian menunjukkan manfaat ekonomi dari penerapan RM adalah :

- (i) Biaya transaksi atau pemasaran bagi setiap pelanggan dapat dikurangi dalam jangka panjang.
- (ii) Volume penjualan per pelanggan dapat ditingkatkan melalui *cross selling* produk.
- (iii) Memiliki "*core group*" pelanggan yang nantinya dapat digunakan sebagai sampel untuk melakukan tes produk baru maupun perbaikan produk sehingga mengurangi resiko kegagalan produk.
- (iv) Penelitian pemasaran dapat dilaksanakan lebih efisien.
- (v) Memperoleh dasar untuk fasilitasi proses deindividualisasi pertukaran dari *mass marketing* ke *customized marketing*.

#### 4. Penutup

*Relationship Marketing* (RM) merupakan suatu pendekatan dalam pemasaran yang didalam pelaksanaannya mengeluarkan biaya yang cukup besar, maka penting bagi perusahaan untuk mempertimbangkan secara matang kelayakannya sebelum diterapkan. Penerapan yang tepat dan upaya yang optimal akan mendatangkan sejumlah manfaat yang sangat berharga bagi persahaan dalam jangka panjang.

Dalam menerapkan RM langkah-langkah strategik perlu ditempuh dan interaksi dengan pelanggan yang didasarkan pada hubungan *partnership* merupakan kunci keberhasilan dalam RM. Selain itu dukungan dari seluruh karyawan termasuk manajemen puncak turut memberikan konstribusi bagi keberhasilannya.

Tidak ada pendekatan yang sempurna. Demikian juga dengan RM, pasti ada kelemahan-kelemahan yang perlu diwaspadai dan diperbaiki karena itu tugas dari pengguna untuk selalu menyempurnakannya secara terus menerus.

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# An examination of the relationship between trust, commitment and relationship quality

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## Keywords

Trust, Commitment, Relationship marketing, Retailing, Australia

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## Abstract

Attempts to examine the concepts of trust and commitment, on two levels of retail relationships: the salesperson level as well as the store level, and test their impact on relationship quality. Based on a review of the literature, a conceptual model has been developed that links trust and commitment to relationship quality. A number of research hypotheses have been formulated to examine the relationships proposed. The paper presents the model developed and discusses some empirical findings from a survey of 1,261 shoppers in a departmental store setting in Victoria, Australia. In particular, the two levels of relationships (salesperson and store level) are examined from the customer's perspective, using structural equation modelling (LISREL VIII). Concludes with a discussion of the implications of the study and provides directions for future research.

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## Introduction

In the current marketplace, considerable attention has been paid to the concept of relationships between service providers and their customers (Barnes, 1997; Gwinner *et al.*, 1998; Reynolds and Arnold, 2000), and this concept has been enthusiastically embraced by academics and practitioners (Beatty *et al.*, 1996; Berry, 1995; Reynolds and Arnold, 2000). Both operationally and theoretically, the word relationship is poorly defined (Bagozzi, 1995). Fundamentally, a relationship may be seen to exist in an operational context, where the relationship is created through a series of episodes, so that in the buying of a service at least two encounters are required before a relationship exists (Liljander and Strandvik, 1995; Storbacka *et al.*, 1994). This position is further developed by Barnes (1997), who suggests that before a relationship may be said to exist, both parties must mutually perceive that the relationship exists and the relationship must be characterised by a special status. Relationships are, therefore, a series of transactions which build an awareness of a shared relationship through trust and commitment, among several other factors (Morgan and Hunt, 1994).

On the surface, there is considerable merit in the idea of a service company building relationships with its customers in an attempt to increase the level of trust and commitment that customers feel towards the company (Sheaves and Barnes, 1996). The higher levels of trust and commitment in turn are associated with higher levels of customer retention and, inevitably, organisational profitability. However, there is little consideration given to what actually constitutes a relationship, and even less to how it is practiced in business and other organisations (Barnes, 1997; Sheaves and Barnes, 1996). It is plausible that a certain interaction may be perceived by some people as a relationship, while others may perceive the same interaction to be merely an interaction, devoid of the elements that would make up a relationship (Bendapudi and Berry, 1997). Therefore, the concept of a relationship is highly subjective, and given the lack of a clear definition of a relationship, it may be useful to explore the various dimensions of a relationship and address their impact on the overall quality of a relationship.

### The importance of relationship marketing

The importance of relationship marketing has emerged as a major focal point for business strategy during the past decade, and this can be attributed to factors such as the blurring boundaries between markets or industries (Day, 2000), an increasing fragmentation of markets (Buttle, 1999), shorter product life cycles, rapid changing customer buying patterns and more knowledgeable and sophisticated customers (Buttle, 1999; Grönroos, 1996). In addition, other explanations for the shift towards relationship orientation in marketing include the continuing growth of the service economy as well as the increasing competition in the current marketplace (Christopher *et al.*, 1991; Lehtinen, 1996). Regarding practice, firms are also considering the adoption of relationship marketing strategies as critical for sustaining a competitive advantage (Sharma *et al.*, 1999). Due to the above reasons, the philosophy of relationship marketing is being advocated more and more strongly by marketers (Gummesson, 1994).

The management of customer relationships in the service industry is critical for many reasons. Firstly, as Lovelock (1983) points out, many services by their very nature require ongoing membership (e.g. insurance, cable television). Even when membership is not required, customers may seek on-going relationships with service providers to reduce their perceived risk in evaluating services characterised by intangibility and credence properties. In addition, due to the intangibility of services, customer evaluative criteria are less well articulated, and the appraisal of the value received is much more subjective (Berry, 1980; Zeithaml *et al.*, 1993). Therefore, customers are more likely to form relationships with individuals and with the organisations they represent than with goods (Bendapudi and Berry, 1997). Finally, employees play a major role in shaping the service experience as the interface between the service and its provider is inseparable; therefore, the service setting is especially conducive to customers forming relationships in services. Consequently, there have been calls for greater attention to the role of relationships in services (Grönroos, 1990; Gummesson, 1987a; Sheaves and Barnes, 1996).

However, despite the growing importance and emphasis on relationship marketing, the

operationalisation of this concept is still unclear. While much work has been focused on generic issues, little concentrates on areas that are influenced by the nature of the industry or transaction concerned (Pressey and Mathews, 2000). In addition, there has been a lack of studies that examined relationship variables at different levels of relationships (Macintosh and Lockshin, 1997). Splitting the relationship variables into different levels will allow for the identification of basic differences in person-to-person (interpersonal) as well as person-to-firm (company) relationships. The recognition of these differences has practical implications for managers as they can direct their efforts to improving important attributes on both the interpersonal as well as company level. In doing so, firms striving for true customer intimacy can find ways to bridge the perceptual gap between the two levels of relationships highlighted above.

### Relationship marketing defined

Relationship marketing has been defined in several ways. Berry (1983) defined relationship marketing as attracting, maintaining and – in multiservice organisations – enhancing customer relationships. He advocated a number of relationship strategies, including a core service strategy, customisation, relationship pricing, and internal marketing. Similarly, Jackson (1985) referred to industrial relationship marketing as efforts oriented towards strong, lasting relationships with individual accounts. Predominant among most definitions of relationship marketing is the view that buyer-seller encounters accumulate over time, and opportunities exist to transform individual and discrete transactions into relational partnerships (Czepiel, 1990). This view supports the notion that a relationship exists when an individual exchange is assessed not in isolation, but as a continuation of past exchanges likely to continue into the future. Perceived in this way, customer acquisition is only an intermediate step in the marketing process, with the ultimate goal being to strengthen already strong relationships, and to convert indifferent customers into loyal ones (Berry and Parasuraman, 1991). Consequently, relationship marketing may be used to describe a plethora of marketing relationships, such as those between a firm and its buyers, suppliers, employees and regulators (Morgan and Hunt, 1994).

In order for the concept of relationship marketing to be useful, Berry (1983) identified three conditions that should exist, and they are:

- (1) the customer must have an ongoing or periodic desire for the service; -
- (2) the service customer must control the selection of the supplier; and
- (3) there must be alternate suppliers.

As a result, these conditions appear to preclude the definition of relationship marketing as "locking-in" the customer. Other authors pointed to trust, commitment, satisfaction, and the sharing of secrets as characteristics of relationships (Crosby *et al.*, 1990; Morgan and Hunt, 1994).

Multidimensional in nature, relationship marketing as a theoretical construct has been studied in terms of a variety of inter-related concepts. Some of the more prominent relationship building dimensions that have constantly emerged in the literature include relationship quality, trust, and commitment (Boles *et al.*, 2000; Crosby *et al.*, 1990; Kennedy *et al.*, 2001; Morgan and Hunt, 1994). These concepts are further elaborated in the following paragraphs.

#### Relationship quality

Relationship quality has been discussed as a bundle of intangible value which augments products or services and results in an expected interchange between buyers and sellers (Levitt, 1986). The more general concept of relationship quality describes the overall depth and climate of a relationship (Johnson, 1999). Additionally, relationship quality refers to a customer's perceptions of how well the whole relationship fulfils the expectations, predictions, goals and desires the customer has concerning the whole relationship (Jarvelin and Lehtinen, 1996). Consequently, it forms the overall impression that a customer has concerning the whole relationship including different transactions.

Gummesson (1987b) identifies two dimensions of relationship quality in the service interface. He defines them as professional relations and social relations. The former relationship is grounded on the service provider's demonstration of competence; while the latter is based on the efficacy of the service provider's social interaction with the customer. Crosby *et al.* (1990) studied various aspects of relationship quality and perceive it as a buyer's

trust in a salesperson and satisfaction in the relationship. Therefore, high relationship quality means that the customer is able to rely on the service provider's integrity and has confidence in the service provider's future performance because the level of past performance has been consistently satisfactory. Besides, research conducted by Bejou *et al.* (1996) concludes that customer-salesperson relationship quality is an important prerequisite to a successful long-term relationship.

#### Trust

The perceived level of trust between exchange partners is an important criterion for understanding the strength of marketing relationships and has been defined in a variety of related ways. Trust is a fundamental relationship model building block and is included in most relationship models (Wilson, 1995). Trust has been defined in various ways in the relationship marketing literature: "as a willingness to rely on an exchange partner in whom one has confidence" (Moorman *et al.*, 1992); and as "the belief that a partner's word or promise is reliable and a party will fulfil his/her obligations in the relationship" (Schurr and Ozanne, 1985).

These two definitions of trust draw on Rotter's (1967) classic view that trust is: ... a generalised expectancy held by an individual that the word of another ... can be relied on.

Both definitions also stress the importance of confidence on the part of the trusting partner. Anderson and Narus (1984) focus on the perceived outcome of trust when they define it as:

... a partner's belief that the other partner will perform actions that will result in positive outcomes, as well as not take unexpected actions that would result in negative outcomes.

Indeed, one would expect a positive outcome from a partner on whose integrity one can rely on confidently (Morgan and Hunt, 1994). In the retail context, trusting relationships between customers, salespersons, and the stores they represent are associated with positive overall outcomes. This result is likely, as having a salesperson whom one can trust should increase the benefits derived from the overall shopping experience (Swan and Nolan, 1985). Hence, the following hypothesis is advanced:

*H1.* Customer trust is positively related to relationship quality.



Other authors have defined trust in terms of shared values (Heide and John, 1992; Morgan and Hunt, 1994), mutual goals (Wilson, 1995), opportunistic behaviour (Dwyer *et al.*, 1987; Morgan and Hunt, 1994), making and keeping promises (Bitner, 1990, 1995; Bitner *et al.*, 1994) and uncertainty (Crosby *et al.*, 1990; Parasuraman *et al.*, 1985). Trust is also viewed as central in studies conducted by the Industrial Marketing and Purchasing Group (Ford, 1990; Håkansson, 1982). Using a similar definition of trust, Gwinner *et al.* (1998) find the psychological benefit of confidence and trust to be more important than special treatment or social benefits in consumer relationships with service firms.

Finally, Grönroos (1996) suggests that:

... the relationship philosophy approach relies on ... a trusting relationship with customers ... instead of an adversarial approach to customers ... (p. 12).

As can be seen, trust is an important construct in relational exchange because relationships characterised by trust are so highly valued that parties will desire to commit themselves to such relationships (Hrebiniak, 1974).

Undeniably, because commitment encompasses vulnerability, parties will seek only trustworthy partners (Morgan and Hunt, 1994). To support this notion, trust has been posited as a major determinant of relationship commitment (Achrol, 1991; Miettälä and Möller, 1990; Morgan and Hunt, 1994). Further, Moorman *et al.* (1992) find that trust by marketing research users in their research providers significantly affected user commitment to the research relationship. Within the sales literature, having a positive relationship contributes to positive relationship outcomes such as trust and intentions to continue a relationship with the salesperson and the retail store (Crosby *et al.*, 1990; Swan and Oliver, 1991). Therefore, the following hypothesis is proposed:

*H2.* Customer trust is positively related to customer commitment.

### Commitment

Similar to trust, commitment appears to be one of the most important variables for understanding the strength of a marketing relationship, and it is a useful construct for measuring the likelihood of customer loyalty as well as for predicting future purchase frequency (Dwyer *et al.*, 1987; Gundlach *et al.*,

1995; Morgan and Hunt, 1994). While commitment is the most common dependent variable used in buyer-seller relationship studies (Wilson, 1995), there has been no agreement as to the proper measurement scale to use for this multidimensional construct (Hocutt, 1998). Furthermore, to date, there has been a lack of attention given to the paucity of consumer research on the definition and measurement of commitment (Kelley and Davis, 1994; Morgan and Hunt, 1994).

Definition work on the construct of commitment began in the sociology and psychology disciplines. In the sociological literature, the concept of commitment is used to analyse both individual and organisational behaviour (Becker, 1960). Sociologists use commitment as a descriptive concept to mark out forms of action characteristic of particular kinds of people or groups. They also use it as an independent variable to account for certain kinds of behaviour of individuals and groups, as well as in analyses of a wide variety of phenomena:

- power;
- religion;
- occupational recruitment;
- bureaucratic behaviour; and
- political behaviour (Becker, 1960).

On the other hand, psychologists defined commitment in terms of decisions or cognitions that fix or bind an individual to a behavioural disposition (Kiesler, 1971).

Conceptualisations of commitment as a relationship, in the context of marriage or work, have interpreted the construct within a social-psychological framework, whereby the construct was conceptually characterised by intent to remain, along with certain personal and environmental factors that underpin intent (Mowday *et al.*, 1982). In this sense, commitment was inferred not only from the employee's beliefs and options (a series of cognitions) but also by their level of intent to act in a particular way (Pritchard *et al.*, 1999). In other disciplines, commitment has been characterised as a multidimensional phenomenon, composed of several cognitive features (Kiesler, 1971). Nevertheless, in consumer research, the complex nature of the construct has seldom been considered. For example, Kelley and Davis (1994) examined customer commitment as a general trait, adapting Mowday *et al.*'s (1979) measure of organisational commitment. Likewise, Morgan

and Hunt's (1994) study in relationship marketing adopted the same scale.

In the relationship marketing literature, commitment has been described in many ways. Moorman *et al.* (1992) define commitment as an enduring desire to maintain a valued relationship. The term "valued relationship" emphasised the belief that commitment exists only when the relationship is considered important. This implies a higher level of obligation to make a relationship succeed and to make it mutually satisfying and beneficial (Gundlach *et al.*, 1995; Morgan and Hunt, 1994). Since commitment is higher among individuals who believe that they receive more value from a relationship, highly committed customers should be willing to reciprocate effort on behalf of a firm due to past benefits received (Mowday *et al.*, 1982). This perspective is consistent with Dwyer *et al.*'s (1987) definition of commitment in a buyer-seller relationship as the existence of:

... an implicit or explicit pledge of relational continuity between exchange partners.

In this instance, these authors suggest that commitment implies a willingness to make short-term sacrifices to realise longer-term benefits. In retailing, if a customer values his/her relationship with a salesperson, his/her intention should be associated with store loyalty as long as the salesperson remains at that store (Macintosh and Lockshin, 1997). This will be reflected in a positive association between commitment to the salesperson and relationship quality. This also helps to explain the potential loss of purchase intention if the salesperson leaves the store (Beatty *et al.*, 1996). Consequently, the following hypothesis is proposed:

*H3.* Customer commitment is positively related to relationship quality.

On the other hand, Gundlach *et al.* (1995) argue that commitment has three components:

- (1) an instrumental component of some form of investment or calculative act;
- (2) an attitudinal component that may be described as affective commitment or psychological attachment; and
- (3) a temporal dimension indicating that the relationship exists over time.

The attitudinal domain of a relationship is best understood in symbolic terms (i.e. customer identification), as committed customers tend

to identify strongly with the goals and values of an organisation (Kelley *et al.*, 1990).

Adopting a broader perspective, Morgan and Hunt (1994) define commitment as a belief by an exchange partner that an ongoing relationship with another is so important as to warrant maximum efforts at maintaining it; that is, the committed party believes that the relationship is worth working on to ensure that it endures indefinitely. In this sense, commitment can exist only where the party giving the commitment considers a relationship to be important.

### Two levels of retail relationships

Researchers have argued that differences exist between these two levels of relationships (salesperson and store) (Iacobucci and Ostrom, 1996), and that positive feelings about the store develop depending on whether the customer has an interpersonal relationship with a salesperson or not (Macintosh and Lockshin, 1997). In addition, Macintosh and Lockshin (1997), in their study conducted across different types of stores (i.e. specialty, discount, convenience, and chain), found that salesperson trust and commitment are associated with greater store loyalty. This may be because loyalty at the interpersonal level tends to be built on the foundations of trust and commitment, which may be more deeply exhibited in human relationships (Czepiel, 1990). Thus, the establishment of customer trust and commitment in the salesperson is likely to be transferred to the firm (Foster and Cadogan, 2000). Therefore, the following hypotheses are advanced:

*H4a.* Salesperson trust is positively related to store trust.

*H4b.* Salesperson commitment is positively related to store commitment.

### Benefits of building customer relationships

Past research has suggested a number of other important benefits of building relationships with customers. For retail stores, the personalisation of service encounters (Mittal and Lassar, 1996) and relational selling behaviours (Crosby *et al.*, 1990; Foster and Cadogan, 2000) have been found to be important determinants of perceived service quality, customer satisfaction, and purchase intentions. Additionally, in a social relationship, customers may be more understanding when a service failure occurs,



and customers may also be more likely to allow the salesperson or store to respond to competitive offerings (Berry, 1995). On the other hand, customers receive various types of benefits from service relationships, namely confidence, special treatment, and social benefits (Gwinner *et al.*, 1998). Confidence benefits include reduced perceptions of perceived risk and anxiety, and higher levels of trust and confidence. Special treatment benefits include perceptions of economic advantage that accrues to those people in an ongoing relationship with a salesperson, such as reduced prices, more discounts, and quicker and efficient service. Finally, social benefits include friendship and familiarity perceptions. More importantly, customer perceptions of these benefits have been shown to be positively related to loyalty attitudes, positive word of mouth, repeat patronage intentions, and customer satisfaction with the service provider (Gwinner *et al.*, 1998).

From a strategic perspective, fostering close customer-salesperson relationships in the competitive retail scene may be the key to successful differentiation strategy. Given that retail stores are becoming more commoditised, looking less and less different from one another, selling the same kinds of merchandise, and providing the same types of service (McGoldrick, 1999), delivering a unique and differentiated service to customers clearly poses as a significant challenge in today's marketplace. Hence, relationship researchers have also recognised the importance, as well as difficulty, of differentiating an offer in the retail marketplace (Reynolds and Arnold, 2000). By fostering close customer-salesperson relationships, retailers may also be positioning themselves to build customer satisfaction and loyalty strategies around relational benefits rather than around undifferentiated core service attributes (Gwinner *et al.*, 1998).

### Aims of the study

This paper attempts to examine the concepts of trust and commitment, on two levels of retail relationships: the salesperson level (interpersonal) as well as the store level (company), and tests their impact on relationship quality. In order to attain the aims, a conceptual model of relationship quality (Figure 1) and corresponding hypotheses are developed based on the literature and explored in this study.

### Research hypotheses

Based on the above literature, a summary of the hypotheses to be tested in this study are as follows. Accordingly, *H1*, *H2* and *H3* are split into two levels of retail relationships, namely the interpersonal level and the company level:

- H1a*. Salesperson trust is positively related to relationship quality.
- H1b*. Store trust is positively related to relationship quality.
- H2a*. Salesperson trust is positively related to salesperson commitment.
- H2b*. Store trust is positively related to store commitment.
- H3a*. Salesperson commitment is positively related to relationship quality.
- H3b*. Store commitment is positively related to relationship quality.
- H4a*. Salesperson trust is positively related to store trust.
- H4b*. Salesperson commitment is positively related to store commitment.

### Research methodology

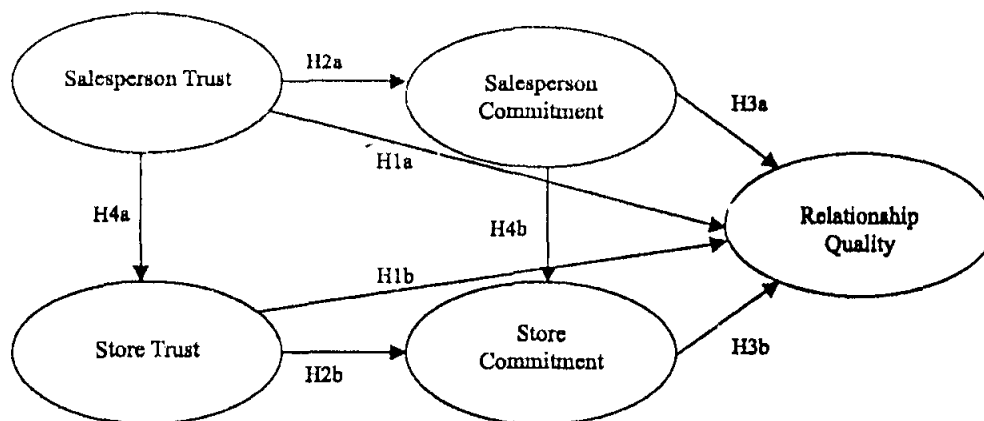
#### Operationalisation of relationship quality

Relationship quality was assessed using a single-item scale in this study. Although several studies measured relationship quality using dimensions such as trust, commitment, product/service-related quality perceptions, and customer satisfaction (Crosby *et al.*, 1990; Dwyer *et al.*, 1987; Hennig-Thurau, 2000; Smith, 1998), these dimensions are measuring sources related to relationship quality. For example, it can be clearly seen from the literature review that dimensions such as service quality, trust, and commitment are antecedents to relationship quality, and that they are not part of the construct. Hence, respondents were asked to state their overall assessment of the quality of their relationship with the contact employee, as well as with the company, on a seven-point Likert scale ranging from "strongly disagree" to "strongly agree".

#### Operationalisation of trust

Trust has been assessed by the use of a single-item scale in some studies (Selnes, 1998). However, the preference in marketing seems to be for the use of multi-item scales (Churchill, 1979; Nunnally, 1978). Furthermore, a more comprehensive evaluation of the construct is possible as

Figure 1 Hypothesised research model



multi-item scales are more reliable and the exact reliability rate can be measured. Thus, in order to overcome the shortcomings of a single-item measure as detailed by Churchill (1979) and Nunnally (1978), trust in the contact employee as well as in the retail store was measured using a combination of 11 items reflecting the facets of trust identified by Crosby *et al.* (1990), Morgan and Hunt (1994) and Swan *et al.* (1988) reliability/dependability, integrity/honesty, responsibility, and confidence. These items (see Appendix, Table AI) were measured on a seven-point Likert scale ranging from "strongly disagree" to "strongly agree". Trust items one, two, three, seven, eight and 11 were adapted from the trust in salesperson index (Crosby *et al.*, 1990), while trust items five and six were adapted from Morgan and Hunt's (1994) trust scale. Subsequently, trust items nine and ten were taken from Swan *et al.* (1988). Finally, it should be noted that trust items five, nine and 11 measured a customer's trust in the retail store, while the rest of the items detailed a customer's trust in the contact employee.

#### Operationalisation of commitment

Viewing commitment as a single, general construct is somewhat problematic, given the several ingredients noted in the construct's definition and the fact that later work found some evidence of a more complex factor structure (Mowday *et al.*, 1982). Although other consumer studies have applied unidimensional measures to assess commitment (Beatty and Kahle, 1988), the epistemological depth and methodological sophistication of these instruments remain questionable (Pritchard *et al.*, 1999). The primary disparagement of such measures is

the contention that any theory of commitment should move beyond a universal expression of attachment (Beatty and Kahle, 1988) and incorporate an understanding of psychology inherent in binding a person to that disposition (Pritchard *et al.*, 1999).

Hence, commitment was measured using a combination of nine items from a commitment scale developed by Morgan and Hunt (1994), the organisational commitment questionnaire (OCQ) developed by Mowday *et al.* (1979) as well as the customer commitment scale developed by Bettencourt (1997). These items (see Appendix, Table AII) were measured on a seven-point Likert scale ranging from "strongly disagree" to "strongly agree". Items COM1 to COM4 measured a customer's commitment to the contact employee, while items COM5 to COM9 detailed a customer's commitment to the retail store. The wordings of items from the first two scales were appropriately customised to reflect customer commitment to the contact employee as well as to the retail store, as opposed to employee commitment to an organisation (OCQ items) or a firm's commitment to a supplier (Morgan and Hunt items). Subsequently, all the three items from the original customer commitment scale developed by Bettencourt (1997) were adopted. The original customer commitment scale was adopted for two reasons, first, the scale has been developed for use in the retail industry and, second, the scale has an alpha of 0.79, which is considered relatively high and reliable.

#### Participants of the research

Within the literature, it is accepted that when a measuring instrument is developed, the subjects utilised should be those for whom the instrument is intended (Churchill, 1995).



Since this study focused on first, the development of instruments to measure the relationships proposed in the research model from the customer's perspective and, second, the formation of customer relationships as perceived by the customer, ideal participants to be examined in this study are real customers who make the final purchase decision. In addition, as this study actually seeks the opinions and perceptions of real consumers who are involved in the buying process, it is most suitable to survey the consumers directly.

### Object of the study

Shoppers who were leaving a large chain departmental store were intercepted for data collection purposes. There are several reasons for choosing a chain department store as the object of the study. First, a large chain departmental store is chosen because of the high degree of in-store browsing. Also, situational variables (e.g. geographic distance) play a less important role in determining customer attitude and patronage behaviour as opposed to supermarkets or convenience stores. In addition, customers from a variety of segments commonly visit department stores, in contrast to certain high priced specialty stores. Finally, the choice of a department store guarantees variation in terms of products, services and brands.

### Mall intercept surveys

Questionnaires were administered at the store location, following the theory proposed by Dabholkar *et al.* (1996), whereby respondents will be more attentive to the task of completing a questionnaire and will provide more meaningful responses when they are contextualised in the environment that they are evaluating. Also, being in a natural setting (i.e. shopping setting) is preferable to a home setting amid distractions that take precedence over the task of completing the survey. Furthermore, being in the relevant environment, shoppers can focus on factors important to their evaluations in terms of salesperson and store trust and commitment, as well as overall perceived relationship quality.

### The sample

A total of 1,261 useable questionnaires were collected from shoppers at eight different outlets of a large chain departmental store in Victoria, Australia. These questionnaires were administered during peak hours (from

10 a.m.-6 p.m. daily, with the exception of 10 a.m.-9 p.m. on Friday late night shopping), on a rotational basis, over a four-day period in each store (one week dedicated to each store), from Wednesday through Saturday during the period of mid-September to mid-November, 2000. The days of the week were selected in order to present an even disperse over two weekdays, one late night shopping, and one weekend. Out of the eight stores, four of the stores were located in the metropolitan area, two in outer metropolitan area, and the final two in country Victoria. A widespread sample was adopted with the intent to reduce any potential socioeconomical and/or geographical sampling biases. The locations of the questionnaire administration, the times of the day and the days of the week were rotated in accord with the recommendations of Bush and Hair (1985) to make the final sample as representative as possible of the target population who shops at this particular chain departmental store.

Within the convenience mall intercept approach, a random sampling system, rather than a quota sampling, was adopted as the former approach allows for the derivation of unbiased estimates of the population's characteristics. Additionally, this sampling method guaranteed that every shopper in the retail store has a known and equal chance of being selected into the sample (Burns and Bush, 1998). Hence, the researcher approached every third adult shopper leaving the mall, asked whether he or she will participate, and recorded all refusals. The questionnaires were administered to shoppers when they left the stores and this seemed to be the logical approach, as shoppers with limited time may not like to be intercepted before they accomplish their purpose for being at the store. Subsequently, the questionnaires were self-administered by interested participants who were afforded a chair in a quiet area near the store exit and a clipboard for their convenience while completing the questionnaires. These participants were also informed of further assistance available from the researcher for clarification of questions.

Consequently, shoppers were also given the choice to take away the questionnaire and complete it in their own leisure time and space. To facilitate the return of questionnaires, shoppers who chose the later option were given a reply paid, university addressed return envelope, so that the respondents incurred no additional costs. In

addition, the respondents were advised to return the questionnaire within a ten-day period. Adopting this data collection procedure, a response rate of 45.5 per cent was generated via in-store survey administration while a response rate of 37.2 per cent was achieved via reply paid mail.

The participants of this study were predominantly females (87 per cent); 25 per cent of the respondents had a household income of between \$40,001 to \$60,000; and 28 per cent of the respondents were aged between 41 to 50 years of age; 23 per cent of the respondents had two children in the household; 12 per cent had one child, while 47 per cent had none; and 42 per cent of the respondents were members of the fly-buy card, a store loyalty card system. In addition, 42 per cent of the respondents spent approximately 20 per cent of their retail purchases at the store in the past 12 months, while 30 per cent spent approximately 40 per cent of their retail purchases at the store in the past 12 months. Finally, 27 per cent of the respondents saw a very large advantage at the retail store over other retail stores, 46 per cent saw a moderate advantage over other retail stores, while 11 per cent saw no advantage over other retail stores.

## Results and discussion

### Descriptive statistics

A summary of the respondent ratings for trust, commitment and relationship quality is shown in Table I. Trust in the employee has a mean score of 4.73, which is considered moderately high. This is supported by a frequency test, which found that 37 per cent of the shoppers in

this study reported scores of five, six, or seven on the trust in employee scale. Subsequently, the alpha value for the total scale is 0.90, and this is well within the acceptable range limit recommended by Nunnally (1967).

On the other hand, shoppers reported a higher level of commitment to the store than to the employee (mean score of 4.27 and 4.03 respectively). This might be attributed to the fact that the stores in this study employed more casual, part time, and sessional staff as compared to full time staff. Finally, the alpha value for the combined scale is 0.94, and this is well within the acceptable range limit recommended by Nunnally (1967).

Finally, customer's overall perceived quality of the relationship with the employees in this study has a mean score of 4.26, and this suggests that the shoppers in this study have positive perceptions of how well the whole relationship fulfils their expectations, predictions, goals and desires concerning the whole relationship on a person-to-person (interpersonal) level. In contrast, on a person-to-firm (company) level, the mean score is slightly higher (4.37). Consequently, the alpha value for the combined scale is 0.90, and this is well within the acceptable range limit recommended by Nunnally (1967).

### Structural equation modelling

The path relationships depicted in Figure 1 were further analysed by structural equation modelling (SEM) using LISREL VIII (Jöreskog and Jörbom, 1996). The primary aim of SEM is to explain the pattern of a series of inter-related dependence relationships simultaneously between a set of latent (unobserved) constructs,

Descriptive statistics – trust, commitment and relationship quality

	Minimum	Maximum	Mean	Std deviation	Cronbach alpha
<b>Trust</b>					
Employee (8)	1.75	7.00	4.73	0.86	0.83
Store (8)	1.00	7.00	4.67	1.05	0.85
Combined scale					0.90
<b>Commitment</b>					
Employee (4)	1.00	7.00	4.03	1.40	0.93
Store (4)	1.00	7.00	4.27	1.31	0.91
Combined scale					0.94
<b>Relationship quality</b>					
Employee (1)	1.00	7.00	4.26	1.31	– <sup>a</sup>
Store (1)	1.00	7.00	4.37	1.27	– <sup>a</sup>
Combined scale					0.90

<sup>a</sup> Cronbach alpha not calculated for individual scale as each scale consists of only one item



each measured by one or more manifest (observed) variables. The measured (manifest) variables in SEM have a finite number of values, and these variables are gathered from respondents through data collection methods, or collected as secondary data from a published source. They are represented by numeric responses to a rating scale item on a questionnaire. On the other hand, latent (unobserved) variables are not directly observed, have an infinite number of values, and are usually continuous. In this instance, the latent constructs in the research model are salesperson trust, store trust, salesperson commitment, and store commitment. Latent variables are theoretical constructs which can only be determined to exist as a combination of other measurable variables.

Although the primary purpose of SEM is the analysis of latent constructs and in particular the analysis of causal links between latent constructs, SEM is also capable of other forms of analysis. SEM can be used to estimate variance and covariance, test hypotheses, conventional linear regression, and factor analysis (Jöreskog and Sörbom, 1996). Moreover, all aspects of SEM must be directed by theory, which is critical for model development and modification, and this is in line with the development process of the research model proposed in this study. Hence, for these reasons, the adoption of SEM for the purposes of statistical analysis is applicable to this research.

Consequently, the results for the hypothesised research model are presented in Figure 2 and Table II. As presented in Table II, the relevant fit indices for the research model in Figure 2 are acceptable. The results of the SEM for the research model in Figure 2 are presented in Table III.

Results of the SEM shown in Table III provide support for all the hypotheses at the 0.01 level of significance, except for *H1b* ( $H1b = 0.03$ ,  $t = 0.82$ ). Thus, store trust is not significantly related to relationship quality. On the other hand, salesperson trust is significantly and positively related to salesperson commitment ( $H2a = 0.60$ ,  $t = 26.32$ ) and store trust ( $H4a = 0.75$ ,  $t = 39.71$ ), while salesperson commitment is significantly and positively related to store commitment ( $H4b = 0.59$ ,  $t = 30.37$ ) and relationship quality ( $H3a = 0.31$ ,  $t = 9.95$ ).

In summary, support is provided for seven out of the eight hypothesised

relationships. Attention now turns to discussion of these results and consideration of the study's implications.

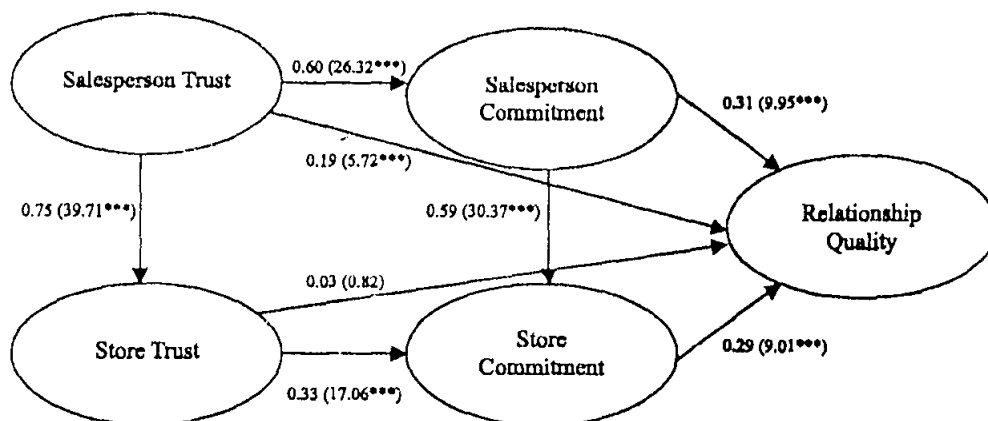
## Discussion

Prior research suggested that salesperson trust would lead to salesperson commitment (Crosby *et al.*, 1990; Swan and Oliver, 1991), but not how trust and commitment impact on relationship quality. The findings in this study indicate that for the establishment of higher levels of relationship quality in a customer-salesperson retail relationship, it is very important that a customer has a high level of trust in the salesperson and feels committed to the salesperson. The importance of commitment in retail relationships is stressed by its strong relationship with overall relationship quality ( $t = 9.95$ ,  $p < 0.001$ ). With a higher level of commitment, there is also a higher level of obligation to make the relationship succeed and to make it mutually satisfying and beneficial. More committed customers tend to form a positive overall impression towards the whole relationship duration, including different transactions, both positive and negative. Furthermore, since commitment is higher among individuals who believe that they receive more value from a relationship, highly committed customers should be willing to reciprocate effort on behalf of a firm due to past benefits received. As a result, these customers tend to exhibit a stronger intention to stay in the relationship than less committed customers, and this implies that the interpersonal relationship is associated with purchase intention over and above the effects that accrue through one's feelings about the store (Macintosh and Lockshin, 1997).

In addition, the findings of this study suggest that salesperson trust has a significant impact on overall relationship quality. Apparently, customers value trusting salespersons and consider trust an important prerequisite for building long-term quality relationships. The development of a sense of trust and closeness in a customer-salesperson retail relationship can help improve the overall quality of the relationship, hence making the relationship more resistant to any occasional problems that might inevitably develop from time to time. On the other hand, long-term quality relationships facilitate openness, resulting in both parties



Figure 2 Research model path coefficients<sup>a</sup> (n = 1,261)



Notes: <sup>a</sup>Results based on standardised solutions. Numbers in parentheses represent *t*-values associated with each coefficient and their respective significance is denoted as \**p* < 0.05, \*\**p* < 0.01, and \*\*\**p* < 0.001

Table II Fit indices of the research model

Statistic	Value
Probability value for the $\chi^2$ statistic ( $\chi^2 = 250.38$ , $df = 2$ )	0.0000
RMSEA	0.3140
Goodness of fit index (GFI)	0.9260
Standardise root mean square residual (SRMR)	0.0849
Adjusted goodness of fit index (AGFI)	0.4480
Comparative fit index (CFI)	0.9330
Parsimony goodness of fit index (PGFI)	0.1240

Parameter estimates for the research model

Path	Description	Standardised estimates	<i>t</i> -values
	Salesperson trust → relationship quality	0.19	5.72
	Store trust → relationship quality	0.03	0.82
	Salesperson trust → salesperson commitment	0.60	26.32
	Store trust → store commitment	0.33	17.06
	Salesperson commitment → relationship quality	0.31	9.95
	Store commitment → relationship quality	0.29	9.01
	Salesperson trust → store trust	0.75	39.71
	Salesperson commitment → store commitment	0.59	30.37

knowing each other better, hence allowing the service provider to better understand and meet customer needs, which in turn, produce greater trust by the customer (Czepiel, 1990). Consequently, the findings suggest that the processes by which trust is engendered differ between salespersons and the retail stores they represent, and that salesperson trust ( $t = 5.72$ ,  $p < 0.001$ ), rather than store trust ( $t = 0.82$ ,  $p > 0.05$ ), is a significant predictor of overall relationship quality. Despite that, customers' interactions with the salesperson are likely to shape their perceptions of relationship quality to a certain extent. This implies that trust in

the salesperson is likely to have some indirect effect on trust in the retail store.

#### Managerial implications

The findings from this study suggest that interpersonal relationships, rather than individual-to-firm relationships, are essential in achieving high levels of relationship quality. Such results support marketing tactics to enhance customers' perceptions of their relationship with firms – essentially personifying the firm – through closer customer-salesperson relationships (Iacobucci and Ostrom, 1996). In addition, retail stores may wish to enhance their

relationships with their preferred customers using differentiating salesperson roles in an attempt to attain customer loyalty to the salesperson and, consequently, customer loyalty to the retail store. In this respect, firms striving for true customer intimacy may have to put greater emphasis on interpersonal relationships or find innovative ways to progress individual-to-firm relationships closer perceptually to interpersonal relationships (Macintosh and Lockshin, 1997).

A corollary to the above implication is that customer loyalty to a salesperson can result in customer defections when the salesperson leaves to work for a competitor or sets up in competition on his/her own, and this is yet another reason for managers to be hesitant transferring or moving salespersons too often. Intuitively, as a customer-salesperson relationship matures, a customer simply relies on his/her liking toward the salesperson to maintain and continue to build trust. Thus, trust is undermined each time a salesperson is replaced, and the impact of this constant detaching and the subsequent attempts to rebuild interpersonal trust is a critical issue in the long term (Nicholson *et al.*, 2001). In every new relationship, valuable time by both parties has to be given up, and each time it occurs, there is a chance that salesperson trust will not emerge in the new relationship or will be delayed significantly. Since the findings of this study showed that salesperson trust is positively related to store trust, a customer's trust in the retail store will face potential erosion if existing customer-salesperson relationships are disrupted. Clearly, retail stores should be aware that they are in a potentially vulnerable situation if they rely exclusively on the salesperson to build a relationship with the retail store. In order to secure a relationship with the retail store, trust building mechanisms such as providing excellence in service quality, superior customer value, and exceptional product quality should be instigated, such that customers trust both the salesperson as well as the retail store (Foster and Cadogan, 2000). Although it may be argued that what the retail store seeks is trust in the store, rather than trust in the salesperson, these outcomes are not mutually exclusive (Macintosh and Lockshin, 1997). In this instance, trust in the salesperson could be viewed as an extra bonus to the store, because it creates an additional bond that ties the customer to the store. Thus, salespersons who are able to engender trust between

themselves and their customers will be rewarded with fruitful, long-term relationships. Because it often costs much more to sell more to new customers than to sell more to existing customers, retail stores that are successful at building trust into their relationships with customers will be rewarded with a loyal base of committed customers.

Previous research has posited trust as a major determinant of relationship commitment (Achrol, 1991; Miettälä and Möller, 1990; Morgan and Hunt, 1994). The results presented in this study show that salesperson trust contributes positively to salesperson commitment. Subsequently, salesperson trust can be gained over time, after customers experienced the service and found it to be trustworthy. Moreover, salesperson behaviours and attributes influence customers' satisfaction with their shopping experiences and their level of trust in the salesperson (Kennedy *et al.*, 2001). Hence, this customer-salesperson relationship has many implications for hiring and training employees. Retail stores should design sales training programs that assist salespersons in becoming more competent and successful at using low-pressure selling tactics, consequently improving their competence and professionalism. A competent salesperson with complete and accurate product knowledge creates satisfaction, subsequently developing trust of the salesperson. Furthermore, salespersons can earn their customers' trust by continually demonstrating that they have the customers' best interest at heart, that they have the skills required to meet customer needs, and that they solve customer problems honestly and skilfully (Beatty *et al.*, 1996). Also, salespersons can develop customers' trust by exhibiting extensive product, merchandise availability, and fashion knowledge, by using their knowledge of the customer to select merchandise that is right for them, and even by helping them coordinate merchandise purchased elsewhere. Therefore, managers of retail stores could use these results and the trust-building processes to guide their training efforts. Additionally, salespersons should be rewarded for such trust-building behaviours, because they strengthen the relationship between the customers and the retail store.

To effectively manage long-term customer-salesperson relationships, managers should also address the issue of employee retention, as previous research has shown that

long-tenured employees develop personal relationships with customers, and these relationships form the foundation for reinforcing cycles of positive interactions between employees and customers (Rust *et al.*, 1996; Schlesinger and Heskett, 1991). In this respect, a key issue that will help managers is to create a shared vision so that salespersons understand the retail store's direction and their role in the journey. Moreover, clarification of this shared vision can create higher employee morale, increase communication and feedback, as well as increase employee autonomy and control. Consequently, this can further engage and retain good employees who can develop and maintain continuing positive relationships with customers in the long term.

The findings of this study suggest that salesperson commitment is essential to the building and maintaining of strong, quality customer-salesperson relationships. Hence, relationship marketing programs directed toward high relational customers should focus on building and maintaining salesperson commitment. One way to achieve customer commitment to the salesperson is to ensure that retailers recruit employees who like to interact with customers and are willing to base their customer relationships on repeated interactions based on notions of commitment (Beatty *et al.*, 1996). In addition, careful screening of sales personnel can ensure a good job fit that will contribute to the establishment of strong customer-salesperson relationships. This screening can be done via relevant personal histories and through the use of interpersonal role-playing situations within the interview environment (Crosby *et al.*, 1990). Furthermore, when hiring contact employees, firms should screen applicants for the social abilities that facilitate establishing and maintaining long-term relationships based on the concepts of trust and commitment. To reinforce these efforts, trust and commitment-building activities on the part of all salespersons should be encouraged and taught.

As trust and commitment play an important role in customer relationships, managers are advised to emphasise activities and initiatives that promote feelings of affiliation. Long-term relationships with customers can provide all kinds of benefits for the firm. Furthermore, contact employees should try to act proactively when giving advice to customers. On the basis of their knowledge of the products and services

offered by the firm, it should be possible to provide customers with new product and service solutions that are mutually beneficial (de Ruyter *et al.*, 2001). One suggestion might be to invite core customers to new product or service introductions to create a cooperative atmosphere. Additionally, in order to create commitment through emotional experiences, the firm can share sponsored social or sports events with their core customers.

Consequently, all contact employees should recognise their role as salespersons representing complex bundles of services and view themselves as relationship managers (de Ruyter *et al.*, 2001).

### **Conclusion, limitations and future directions**

#### **Conclusion**

The research presented here provides an investigation into the concepts of trust and commitment, on two levels of retail relationships: the salesperson level as well as the store level, and tests their impact on relationship quality. These findings afford an extended perspective in customer relationship management research. The findings of this research revealed the role of trust and commitment and their impact on relationship quality.

#### **Limitations of the research**

Although this research makes a contribution to the knowledge in this area, several limitations and future research opportunities deserve mention. First, findings of the research should be comprehended with caution, as these findings are confined to the chain departmental store setting within the retail industry in Australia, and further research is needed to validate and generalise these results to broader settings. However, despite this caveat, the research findings could be generalised to services that share some common characteristics with regards to the nature of customer relationships in the retail industry. For example, the conceptual model proposed in this study might be applicable to services that reflect the following traits:

- customers have an ongoing desire for the service;
- customers have control over selection of service supplier; and
- alternate service suppliers are available.

Banking, accounting and insurance services share some of these traits, as the personal relationship between the customer and the contact-employee is often more essential relative to other aspects of the service than it is in services such as cable television or utilities service.

In addition, due to the dynamic nature of relationships, each customer-contact employee interaction is seldom static and likely to change with time. This is because the participants in the interactions may react differently depending on the different phase in the relationship formation and development process. Furthermore, due to the inseparability of the service from its provider, each service delivery process will be affected by the various moods of the contact employee as well as the participation of other customers, and this will inevitably have an impact on overall relationship quality.

Another limitation of this study is the employment of a cross-sectional design. In any model in which causality is suggested, longitudinal studies will provide for stronger inferences. Therefore, the conceptual model developed in this study could benefit from being tested in a longitudinal design, so that actual behaviour of respondents can be taken into account. Besides, findings from this study are limited to the chain departmental store setting within the retail industry in Victoria, Australia, thus the effects of extraneous variables based on industry or cross-cultural differences may limit its potential generalisability to other service-oriented industries, both within Australia and overseas. In order to apply the model to extended service settings or to a cross-cultural context, there is a need for a further customisation of the measurement scales used in this study.

### Directions for future research

While this study provides a starting point, future research needs to be devoted to the emphasis on qualitative data collection, as a review of the literature suggests that, in the area of data collection, there is a need to develop better qualitative methodologies to test existing theories. Qualitative data collection, such as the critical incident approach, story telling and naturalistic inquiry need more research emphasis (Bejou, 1997).

Future research should also consider the need for longitudinal research, as longitudinal research designs may be needed to explore

how comparison standards change over time, as customers proceed along various phases of relationship development. Furthermore, other recent research calls for future studies to clarify the relative importance of the various comparison standards customers employ over time (Mittal *et al.*, 1999). Difficulty is recognised in undertaking such research, but this appears to be a critical area for future studies.

Furthermore, an additional area which warrants future research concerns customers' behaviours when their salesperson leaves the firm or sets up in competition to the firm (Foster and Cadogan, 2000). How does a relationship with the firm versus a relationship with the salesperson influence a customer's switching behaviour? In this instance, greater explanation of potential switching behaviour may benefit from the inclusion of measures of trust and commitment to the salesperson.

Finally, in order to further our understanding of the boundaries and generalisability of the findings, additional studies that use objective measures of customer relationship activities as opposed to customers' perceptions should be employed. The former can be directly manipulated by management and therefore are more managerially appropriate. Hence, there is a need for more studies that employ multiple types of sources instead of relying on single-source self reports for all of the measures (Gruen *et al.*, 2000). This helps avoid the well-known problem of common-method variance, which can lead to inflated correlations between the measures proposed in the research model.

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