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Exploring the Role of Trust in the Satisfaction – Loyalty Link: Empirical Evidence from a Follow-Up Study

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ABSTRACT

Theoretically, satisfaction should be positively linked to customer loyalty but it is difficult to observe it because most customer satisfaction surveys rely on intentional behaviour data rather than actual behaviour. In response to this issue, a follow-up study was set to validate an integrative framework which include overall satisfaction, trust and simultaneously incorporates not only attitudinal loyalty but behavioural loyalty construct. Specifically, this study aims to examine the hypothesised linear relationship among satisfaction – attitudinal loyalty, satisfaction – behavioural loyalty, and attitudinal loyalty – behavioural loyalty paths. What is more, the researchers also endeavour to explore the role of trust in the satisfaction – attitudinal loyalty – behavioural loyalty link; thus distinctively differentiating it from the existing model. To test the hypothesised links among the constructs in the framework, Structural Equation Modelling (AMOS programme) and subsequently the moderating effect of trust in the satisfaction – attitudinal loyalty – behavioural loyalty chain are determined by two-way ANOVA. The findings are important to the development of marketing theory and evidence of the plausibility of the present model suggests the need for further investigation and validation in other research contexts and across other countries.

Introduction

Theoretically, satisfaction should be positively linked to customer loyalty but it is difficult to observe it because most customer satisfaction surveys rely on

121

intentional behaviour data rather than actual behaviour (Mittal and Kamakura, 2001). Even though longitudinal studies could provide stronger inferences for causality and improve understanding of the consumption process dynamics, yet to obtain the actual behaviour data through longitudinal research is very costly, complex and time consuming (Parasuraman 1991). Clearly, voluminous published research on satisfaction used behavioural intention or loyalty intention as the criterion variable, which acts as a proxy to actual behaviour (Kassim, 2001; Musa, Pallister and Robson, 2004; Ranaweera and Prabhu, 2003). Hence, this crucial issue demands advanced research which should address: Is it adequate to measure attitudinal loyalty[1] (loyalty intention) as a proxy to behavioural loyalty? Are attitudinal loyalty and behavioural loyalty positively related and have a linear relationship? Interestingly in their study, Mittal and Kamakura (2001) demonstrate that the relationship of the satisfaction – intent and the satisfaction – behaviour link were non-linear; therefore the utilisation of behavioural intentions data alone could be misleading.

Research Rationale

Despite the crucial role of satisfaction in influencing customer retention (Anderson and Fornell, 1994; Patterson, Johnson and Spreng, 1997), it was viewed merely as a necessary prerequisite for loyalty formation but was not sufficient on its own to ensure loyalty (Oliver, 1999). Research evidence suggests that even satisfied customers defect (Jones and Sasser, 1995), and that the relationship between satisfaction and loyalty is not straightforward (Anderson and Mittal, 2000; Dick and Basu, 1994). Therefore, more research is needed to unravel this enigmatic relationship. The relationship between customer satisfaction and loyalty is not well-specified and remains to be investigated further. Thus, the key issue that needs to be examined is: What factors could have significant influence to this important link?

Although being the 'bread and butter' of several well-known companies (e.g. Avon, Tupperware and Amway, among others) and a vibrant and increasingly prevalent mode of distribution (Berry, 1998) with significant socio-economic implications (Berry, 1998; Cossens, 1999; Endut, 1999), direct selling[2] has been undervalued in the retailing literature. Indeed, it was reported recently that in several countries the direct sales industry was growing at a faster rate than the conventional shop-based retailing (Berry 1998). It must be emphasised that despite the fact that empirical research on customer satisfaction is abundant, customer satisfaction and loyalty of the direct sales channel have not been subjected to marked conceptual and empirical scrutiny. Crucially, direct selling is a 'people' business that involves significant personal touch, which implies that interaction between the direct seller and customer is

paramount (and undoubtedly its strength) (Bartlett, 1994). Hence, the present study develops an integrative framework into this overlooked 'high touch' purchasing context.

Literature Review

Considerable evidence suggests the positive influence of customer satisfaction on loyalty (Bolton, 1998; Fornell et al., 1996; Musa et al., 2004) and further it has been established that satisfaction may be a means to strategic ends, such as customer loyalty and customer retention that directly affect company's profits (De Wulf, 1999; Jones and Sasser, 1995). In fact many researchers advocate that in the effort to improve business performance; customer satisfaction should be measured and managed and its importance has led marketing scholars to recommend firms to improve their customers' satisfaction judgements because satisfaction is a key to customer loyalty and retention (Fornell et al., 1996).

Loyalty is defined as a deeply held commitment to repurchase or repatronised a preferred product/service consistently over time, despite situational influences and marketing efforts that might have the potential to cause switching behaviour (Oliver, 1999). To date two major approaches dominate the extant literature to conceptualise customer loyalty, namely behavioural in orientation which typically infers the loyalty status of a given consumer from an observation of his or her purchase record, and attitudinal measures, which reflects repurchase intentions. It better account for the cognitive and affective components of loyalty but often suffers from low predictive power (Mittal and Kamakura, 2001). In this sense, loyalty is determined on the basis of what people think and say but with perhaps a distant relation to what they do. In their study of brand loyalty, Jacoby and Chestnut (1978) conclude that measurement of loyalty should be composite, i.e. based upon both attitudinal and behavioural data. They suggest that behavioural and attitudinal data guard against each other's deficiencies. Indeed, Anderson and Mittal (2000) assert that intention and behaviour should not be used interchangeably because of their different nature of non-linearity. Most of the approaches relating customer satisfaction with loyalty are based on an explicit or implicit linear assumption (Fornell, 1992). The linear relationship between satisfaction and loyalty has been supported empirically by many authors (e.g. Fornell et al., 1996; Kassim, 2001; Musa et al., 2004). However, it was argued that the relationship could not be that simple (Jones and Sasser, 1995). In fact, several authors have begun to question the linear view (Anderson & Mittal, 1997; Mittal, Ross and Baldasare, 1998).

The Role of Trust

Substantial evidence has proven that satisfaction is the key driver of customer loyalty (De Wulf, 1999; Kassim, 2001; Musa et al., 2004; Ranaweera and Prabhu, 2003). However, Jones and Sasser (1995) demonstrate that the firm or seller may be unable at times to retain even satisfied customers. Indeed, they argue that even satisfied customer defect. Hart and Johnson (1999) conjecture that this may be partly due to the absence of trust in the selling transaction. Macintosh and Lockshin (1997), in examining the linkages between trust in the salesperson and trust in the store and repeat purchase behaviour, found that interpersonal relationships and trust to the salesperson are directly related to repurchase intention. Furthermore, Young and Albaum (2003) postulate that interpersonal trust is important in personal selling, which is certainly relevant to the direct sales environment. Perhaps, trust may act as a complement satisfaction in strengthening customer loyalty, be it intention or actual behaviour. Even though it is plausible to propose that trust and satisfaction are likely to have significant interaction effect on attitudinal loyalty and behavioural loyalty, surprisingly no empirical evidence has supported this proposition, with notable exception of the work of Ranaweera and Prabhu (2003). They offer evidence of the significant moderating effect of trust on the satisfaction – retention link, but not the effect of trust on the attitudinal loyalty – behavioural loyalty link.

The Conceptual Model

As depicted in Figure 1, customers' loyalty intention resulted from the customers' overall satisfaction with their previous consumption or service experiences. Consequently it is hypothesised that loyalty intention is positively related to behavioural loyalty. In the present study, it is hypothesised that customer satisfaction with the product and direct seller[3] could have a positive effect on customer overall satisfaction with the direct sales channel and consequently influence their loyalty intentions and in turn loyalty behaviour such as recommend, repurchase and price tolerance. It is proposed that trust could moderate the overall satisfaction – attitudinal loyalty and attitudinal loyalty – behavioural loyalty (Figure 1).
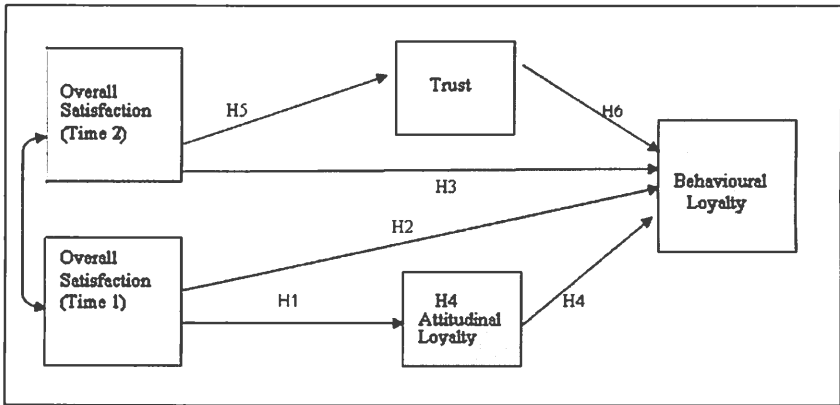
Figure 1: The Conceptual Model of Satisfaction – Attitudinal Loyalty
– Behavioural Loyalty Chain

Conceptualisation of Constructs

Overall Satisfaction

Satisfaction denotes the consumer's post-consumption evaluation and affective response to the consumption experience. This construct has been conceptualised and assessed at the subsystem and overall abstraction levels (Mittal, Kumar and Tsiros, 1999). At the subsystem level, satisfaction judgements comprise two main aspects: evaluation of product attributes transpires as product satisfaction and evaluation of the direct seller is realised as direct seller satisfaction. Whilst overall satisfaction is defined in the direct sales context as a summary satisfaction which is derived from direct seller satisfaction and product satisfaction.

Attitudinal Loyalty

Customers' psychological predisposition is to repurchase from the same firm/ seller again and recommend the same firm/seller (Dick and Basu, 1994). Thus, the measures of loyalty should describe only intentional behaviour in the next purchase occasions. Loyalty intention comprises of two dimensions: the likelihood of customer to advocate the product / direct seller to others and repurchase intentions (Zeithaml, Berry and Parasuraman, 1996).

Behavioural Loyalty

This represents the actual behavioural responses expressed over time. The measure of behavioural loyalty is operationalised on the basis of the attitudinal

125

loyalty statement, but modified to describe actual repurchase and recommend behaviour rather than intention.

Trust

Trust is viewed in the perspective of a personal relationship; which refers to the respondents' evaluation of trust they have of the direct seller from whom they made their last purchase. As such this could increase the probability that respondents will accurately remember and report the specific relationship. The items used were adapted partly from the scale developed and validated by Young and Albaum (2003), which was developed to suit the important features of the direct selling relationship.

Hypotheses Development

Prior researches have consistently and continually confirmed a significant positive relationship between satisfaction and attitudinal loyalty (loyalty intention). Indeed, overall satisfaction is popularly viewed as the principal driver of favourable behavioural outcomes. In this study, the researchers postulate that customer overall satisfaction is at both time frames; t 1 (previous study) and t 2 (follow-up study). Hence, it is posited:

H1: Overall satisfaction (t 1) with the direct sales channel will positively influence attitudinal loyalty.

H2: Overall satisfaction (t 1) with the direct sales channel will positively influence behavioural loyalty.

H3: Overall satisfaction (t 2) with the direct sales channel will positively influence behavioural loyalty.

Anderson and Mittal (2000) affirm that intention and behaviour should not be used interchangeably because of their different nature of non-linearity. Nonetheless, they advocate that for preliminary research, intentions can be used in the attempt to analyse customer satisfaction data, as it is easier to measure than behaviour. The effect of customer satisfaction on loyalty intentions is considered as the antecedent of customer loyalty. In line with this notion, in this study, the loyalty intentions construct is conceptualised as an antecedent to behavioural loyalty. In this regard, loyalty intentions are anticipated to occur as a result of the customers' overall consumption satisfaction with the direct sales channel (Zeithaml et al., 1996). Hence, it is proposed that:

H4: Attitudinal loyalty will positively relate to behavioural loyalty

Trust also appears to be an important antecedent to loyalty. Marketers have been interested in trust for some time, however, based on a more focused

definition: Trust is defined as a willingness to depend on an exchange partner in whom one has confidence in. These authors hypothesise that trust is an antecedent to commitment. The relationship between trust and satisfaction has received some attention in the marketing literature. reported a significant positive path from trust to satisfaction in a study of distributor-manufacturer working partnerships. A positive association between trust and satisfaction was also reported in a study of relationship quality. Whereas, Hart and Johnson (1999) suggest that trust plays a mediating role in the satisfaction – loyalty relationship. In the present model, trust is postulated as an antecedent to behavioural loyalty. This emerging evidence forms the basis for the following research hypotheses:

H5: The level of customers' overall satisfaction is associated positively with his/her trust of the direct seller.
H6: The level of customer's trust of the direct seller will positively influence his/her behavioural loyalty.

Research Methodology

The target sample for this follow-up study was 400 respondents who had participated in the researcher's prior research. The data for this study were collected in Malaysia using the self-administered mail survey distributed and collected via postal mail and electronic mail. The population of interest is defined as adult consumers (over 16 years of age) who have purchased beauty or healthcare products from direct sellers, and who live or work within the three designated districts: Petaling, Kelang, and the Federal Territory of Kuala Lumpur. First, potential respondents are contacted via telephone and electronic mail to obtain their agreement to participate in the present study. Upon acceptance, then the questionnaire will be delivered to them via the distribution mode requested. Subsequently, in order to obtain richer insights, the respondents' actual loyalty behaviours are compared against their intentional behaviours that could be retrieved from their responses in the previous questionnaire. To test the hypothesised links among the constructs in the framework, the Structural Equation Modelling was employed and subsequently the moderating effect of trust in the satisfaction and behavioural loyalty relationship was determined by the two-way ANOVA test. Multi-item scales with were used to capture every measure used in the study.

Research Findings

The measures utilised in this study initially were purified via item-to-total correlation and exploratory factor analyses with varimax rotation. Items which

loaded 0.60 or greater on one factor and did not have cross-loadings greater than 0.30 on other factors were accepted for further analysis (Rentz et. al., 2002). The pool of items was further refined using the confirmatory factor analysis (via AMOS 5 and the maximum likelihood estimation technique). Table 1 presents the correlation matrix, descriptive statistics, Cronbach's alpha reliability coefficients, and the square multiple correlation (R^2) for the measures used in the study. The Cronbach's alpha reliability coefficients were above 0.7, which concurred with Nunnally's (1978) minimum suggestion level of 0.7. In addition, the correlation index among factors was low and moderate; this implied that discriminated validity was attained (Churchill, 1995). It is reasonable to claim that the measures possessed adequate psychometric properties.

Table 1: Assessment of Constructs and Correlation Matrix

Construct	No. of items	Mean [a]	SD	Crobach alpha	Square multiple correlation	X1	X2	X3	X4	X5
Overall Satisfaction (t1) (X1)	3	3.91	0.611	0.78	-	1				
Attitudinal loyalty (X2)	16	3.72	0.486	0.84	0.49	0.59**	1			
Overall Satisfaction (t2) (X3)	3	3.76	0.604	0.77	.	0.19	.0.17	1		
Trust (X4)	6	3.55	0.539	0.70	0.61	0.22	0.15	0.53**	1	
Behavioural Loyalty (X5)	16	3.66	0.638	0.83	0.53	-0.37	-0.003	0.44**	0.51**	1

Note:
** Correlation is significant at the 0.01 level (2-tailed)
a Represents a minimum value of 1 and a maximum value of 5 (on the basis of five-point scale for each variable)

A structural equation modelling was utilised to test the 6 hypothesised relationships (see Figure 2) among the constructs postulated in the conceptual model. Due to the sample size constraints, composite means were constructed for all the scales and these indices were used as new variables in the structural model evaluation (Settoon, Bennett, and Liden 1996). The results in Figure 2 suggest that satisfaction (time 1) positively influenced attitudinal loyalty but not behavioural loyalty. Contradictory to the researchers' expectation, there was no evidence to support the hypothesised link between the attitudinal loyalty – behavioural loyalty link. Similarly, there was no direct significant relationship between satisfaction (time 2) and behavioural loyalty. However, it was unveiled that trust acted as a significant mediator to satisfaction – behavioural loyalty relationship. Additionally, there was no significant difference in the effect of trust on satisfaction – behavioural loyalty and attitudinal loyalty

– behavioural loyalty linkages. Therefore, the findings demonstrated that trust did not moderate the relationship between satisfaction – behavioural loyalty and attitudinal loyalty – behavioural loyalty paths.
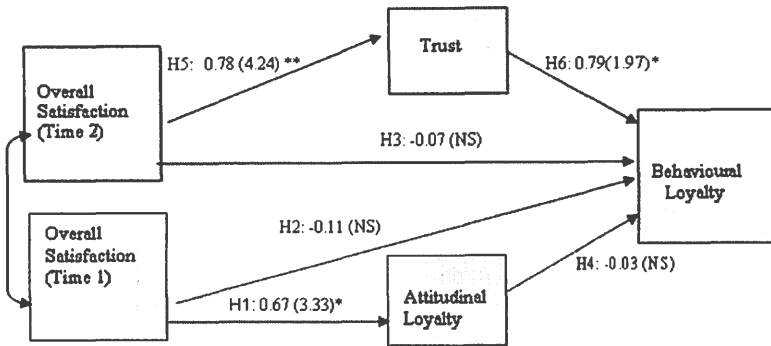

Figure 2: The Summarised Results of the Conceptual Model of Satisfaction – Attitudinal Loyalty – Behavioural Loyalty Chain

The final structural model had a insignificant χ^2 value ($\chi^2 = 1.159$, df = 3, p< 0.763), which indicated a good fit of the model to the data and all the other fit indices employed (GFI = .99; AGFI = 0.96; CFI = 0.99) suggesting that the model fitted the data adequately. Ultimately, the study's attempt to establish a plausible model that had statistical and explanatory power, which could permit interpretation of results confidently, was successful. The results for the hypothesised structural paths are reported in Table 2.

Table 2: Summarised Results of the Hypotheses Tested

	Hypothesised Path	Standardised Coefficient	Critical Ratio (t-value)	Results
H1	Overall Satisfaction 3 Attitudinal Loyalty	0.67	3.33**	Supported
H2	Overall Satisfaction 3 Behavioural Loyalty	-0.11	- 0.47 (ns)	Not Supported
H3	Overall Satisfaction (2)3 Behavioural Loyalty	- 0.08	0.17 (ns)	Not Supported
H4	Attitudinal Loyalty 3 Behavioural Loyalty	- 0.03	-0.85 (ns)	Not Supported
H5	Overall Satisfaction (2)3 Trust	0.78	4.24 **	Supported
H6	Trust Behavioural Loyalty	0.79	1.97	Supported

Note: ** Significant at p< 0.001 (t> ± 3.29)
   * Significant at p< 0.05(t> ± 1.96 ns denotes non-significant

129

Discussion and Conclusion

The significance of the study lies in the fact that it attempted to add new insights into the understanding of consumer post-purchase behaviour, specifically focusing on customer satisfaction – loyalty link and establishing a novel model which incorporated both the loyalty intentions and behavioural loyalty constructs with multiple loyalty indicators. The results of this research clearly demonstrated that attitudinal loyalty did not have any significant effect on behavioural loyalty. In addition, there was no direct effect between satisfaction (time 1 and time 2) on behavioural loyalty. Therefore, these results supported those of Mittal and Kamakura (2001) that the relationship of the satisfaction – intent and the satisfaction – behaviour link was non-linear; hence the utilisation of behavioural intentions data alone could be questionable. The key findings of this study offered a better understanding of the interrelationships among constructs, which were postulated in the hypothesised model. It is believed that the new findings will be of relevance to the development of marketing theory, specifically in the emerging literature of satisfaction – loyalty link and importantly the judgments on these constructs were measured, analysed and compared among the two time frame (previous and present).

Additionally, the outcome of customer satisfaction within a direct sales channel, specifically customer loyalty behaviours that had not been explored or examined by previous marketing scholars were implicitly examined in the present study. What is more, the present study has revealed that trust did not have any moderating effect on the satisfaction and behavioural loyalty link. However, it is important to note that trust played a significant role as a mediator between satisfaction and behavioural loyalty. Apparently, this implies that direct sales practitioners must conduct their business transaction in a trustworthy manner in order to influence customers' loyalty. This research offers advance understanding of the post-purchase phenomenon, which leads to a more meaningful and complete picture of customer consumption behaviour by capturing its dynamic nature and it gives rich insights to the direct sales managers in formulating effective customer retention strategies. Overall, the findings of the study implied that business practice in the direct sales industry stood to gain from placing extra emphasis on customer satisfaction management efforts, which drove customers' trust and ultimately gained their loyalty. Trust could perhaps act as a 'barrier to entry' mechanism, and provide powerful competitive advantage which is particularly required in the direct sales business critically as it is widely acknowledged that the direct sales business in Malaysia is very competitive.

It may be fruitful for future research to employ a similar research approach, which is a follow-up study. It was noted that considerably very few studies had utilised this research approach. Longitudinal research is required to capture the dynamic nature of customer post-consumption completely. Undoubtedly, efforts

to test the present model through sagacious longitudinal research would require an enormous amount of sustained cooperation from consumers serving as key informants over time. For instance, in the follow-up study the researchers experienced considerable amount of sample attrition. In addition, a replication study will be fertile to validate the current model, in order to determine the robustness of the findings in other sales contexts such as conventional in-store retailing and financial services. Perhaps, comparative cross-national studies are essential in order to examine the generalisability of the model. This research direction appears to be potentially fertile because direct selling is considered a 'universal' phenomenon; apparently, most top direct selling companies, such as Tupperware, Avon, Amway, and Mary Kay, have global business operations.

Endnotes

[1]   Attitudinal loyalty and loyalty intention will be used interchangeably
[2]   Direct selling, is a method of distribution of consumer products through personal, face-to-face (direct seller to customer) sales
      away from fixed business location such as a retail store.
[3]   Direct sellers, sometimes referred to as distributors or direct salespeople, are independent representatives of a direct selling
      company who have the right to sell and facilitate the distribution of the product to the end consumers.

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