

Personality Traits, Relational Benefits and Customer Loyalty: An Empirical Study in Service Context

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Abstract

This study investigates the relationship between aspects of customers' personalities, their perception of relational benefits and customer loyalty in service environment. Online responses from service firms of China are used to assess the relationship. LISREL results indicate that two traits (need for social affiliation, consumer relationship proneness) have direct or indirect impact on customer loyalty via perception of relational benefits. The study also reveals the interrelationship of relational benefits: social benefits are positively related to special treatment benefits and confidence benefits. The results suggest that customer personality is an important concept that service practitioners should consider when implementing relationship marketing programs.

Keywords: *Need for Social Affiliation, Consumer Relationship Proneness, Social Benefits, Confidence Benefits, Special Treatment Benefits, Customer Loyalty*

1. Introduction

Relationship marketing literature has suggested that establishment, development and maintenance of continuous relations between customers and service providers are source of mutual benefits for both parts. Over the past decades, several researches have focused on the identification and classification of the relational advantages consumers obtain by being loyal to their service providers [1] [2]. This type of benefits is referred to as relational benefits i.e. benefits customers get from long-term relationships above and beyond the core service performance. Most commonly, three relational benefits have been identified: confidence, social and special treatment benefits. These benefits have been proved to be related to customer satisfaction and loyalty [3] [4]. Gwinner et al. [1] point out that there may be some positive interactions between the types of benefits. However, to the authors' knowledge, no empirical researches have yet investigated the interrelationship of relational benefits.

Service encounters are first and foremost social encounters. In service relationships, there always accompany with direct interpersonal contact. Several researchers have drawn attention to the need to consider the personal characteristics of the consumers as factors determining the maintenance of their relationship with the supplier [5]. Consumers' characteristics include demographic and psychological characteristics [6]. Previous researches suggest that a consumer may choose a particular product/service because it serves to express their personality, social status or to satisfy their psychological needs. Literature suggests that the success of relationship marketing activities depends in part upon individual consumer traits and preferences, and personal characteristics motivate consumers to maintain relationships [1] [7]. MaAdams [8] demonstrates that personality traits, which deal with temporally and situationally invariant personal characteristics (i.e., dispositions), distinguish different individuals and lead to consistencies in behavior across situations and over time. Hence we believe it is reasonable to expect that customer personality traits are related to perceived relational benefits and their attitude-behavior loyalty.

Literature suggests that it need to examine more individual-level variables in affecting marketing performance when companies implement loyalty programs. Customer relationship management is to manage clients' basic information, contacts and sales opportunities. Since personality traits are

important information about customers for companies, relative few attempts have been made to measuring the impact of consumer different personalities. Thus the main objective of this study is to explore how aspects of consumer personality traits are linked to perception of relational benefits and customer loyalty in the personal service context. We also try to examine the interrelationship of three types of relational benefits.

2. Conceptual model and hypotheses

2.1. Relational Benefits

Whether the consumer would like to keep relationship with the service firms not only depends on the provided products or services, but also lies on the benefits consumer received in the ongoing relationship with the service businesses. These benefits have been labeled “relational benefits”. Researches on relational benefits have been growing in recent years as researchers realize that understanding the benefits from the customer’s perspective is as important as understanding it from the company’s perspective. Gwinner et al. [1] provide the first systematic empirical work and their final quantitative study confirms three types of relationship benefits, named confidence benefits, social benefits and special treatment benefits. Subsequent quantitative studies are based on the three dimensional categorization and have validated them in different service sectors [2-4].

The most important type of relational benefits suggested by the literature is the sense of confidence many customers experience thanks to the risk reduction that results from the service provider relationships [9]. Morgan and Hunt [10] define trust as confidence in the exchange partner’s reliability and integrity, and argue that trust is a key mediating variable in relational exchanges. Although this feeling of confidence and trust may be tied to the quality of the core service, customers will still believe it is an independent benefit coming from the long-term relationship with firms, especially when they perceive comparable quality service providers in the market. Confidence benefits are psychological factors related to comfort or feeling of security, reduced anxiety and trust in the service provider or the keeping of promises by the provider. The sense of trust and safety make customers believe that they will be treated right. According to Yen and Gwinner [11], confidence benefits are manifested as a reduction in uncertainty in transactions and an increase in realistic expectations for the service encounter.

In service context, the relationship between customers and firms is always established by the contact between customers and service employees. This interpersonal contact essentially is a kind of social relation. Goodwin [12] coins the term “service communality” to explain experiences of friendship usually occurring in service relationships. Berry [9] presumes social benefits include feeling of familiarity, personal recognition, friendship, rapport and social support. This type of relational benefits appears to be particularly prevalent in those services with a high degree of interpersonal contact between customers and employees, and it is the second most important benefit to consumers across service types. Therefore social benefits refer to the strength of personal bonds between customers and their service employees, and include a sense of belonging, empathy, understanding, feelings of familiarity and even friendship. Hennig-Thurau et al. [2] conclude that social benefits pertain to the emotional part of the relationship and are characterized by personal recognition of customers by employees, customer’s own familiarity with employees, and the creation of friendships between customers and employees. In some special service environments, social benefits can also arise from the relationship and friendship between customers.

The loyal customers can usually get preferential price, enjoy a more efficient, priority or even personalized service, which is not serviced to the general customers. Thus, special treatment benefits combine economic benefits and customization service. Economic benefits refer to discounts or price breaks for those customers who have developed a relationship with a provider, and also include no pecuniary benefits such as a quicker service or time saved in searching for another provider. Customization benefits include customers’ perception of preferential treatment, extra attention and special services not available to other customers. Although special treat benefits are perceived as the least important of the three types of benefits across different service categories [1], high level of preferential treatment are positively influence relationship commitment, increased purchases, share of customer, word of mouth and customer feedback [13]. So the importance of the special treat benefits

should not be ignored, especially for those service firms that are companied with high interpersonal contacts and have similar service performance with competitors.

Literature [1] suggests that the three benefits are likely intricately tied together. That is, there may be some positive interactions between the types of benefits. For example, to customers, as they become acquainted with the service provider and then have received social benefits, their pre-purchase anxiety may decrease. Similarly, as employees and consumers become better acquainted, knowledge related to customization opportunities (special treatment benefits) is likely to increase. Therefore, we propose the following hypotheses:

H1a. The perception of social benefits positively affects perception of confidence benefits.

H1b. The perception of social benefits positively affects perception of special treatment benefits.

2.2. Relational Benefits and customer loyalty

Customer loyalty is regarded as an essential asset in service industries in both marketing theory and practice. Early definitions of customer loyalty are solely behavioral. This approach has been criticized for its lack of explanatory power and for ignoring the psychological meaning of loyalty. Today customer loyalty is viewed as comprising both behavioral and attitudinal components. It refers to recommending the providers to other customers, making positive word-of-mouth communications, staying in the relationship, and remaining the first choice when there have alternative offers from a competitor.

Literature has reported the existence of positive relationships between the three types of relational benefits and customer loyalty. Regardless of service type, confidence benefits have been found to be the most important type of benefits, and its effect on loyalty primarily occurs through satisfaction [2]. Researchers contend there is a strong relationship between social aspects of the customer-provider relationship and customer loyalty. Patterson and Smith [14] find that the loss of special treatment benefits has an especially strong impact on customer propensity to remain with service providers. According to previous researches, we expect customer loyalty to be positively influenced by confidence benefits, social benefits, and special treatment benefits. Therefore, we posit the following hypotheses:

H2a. Perceived confidence benefits positively affect customer loyalty.

H2b. Perceived social benefits positively affect customer loyalty.

H2c. Perceived special treatment benefits positively affect customer loyalty.

2.3. Personality traits, relational benefits and customer loyalty

Relationship marketing success may depend not only on its strategy or implementation, but also on the preferences of the individual customer. For example, Homburg and Giering [5] demonstrate that the strength of the relationship between satisfaction and customer loyalty is moderated by the individual's personal characteristics (e.g. the need for variety). McAdams [8] suggests that personality psychology should study the person in terms of a three-tiered framework involving three separate but overlapping levels of analysis: personality traits, personal concerns, and life story. Stemming from this framework, Baumgartner [15] presents the foundations for the development of a personology of the consumer, in which people are seen as dispositional, goal-string and narrative entities engaged in consumption in the broadest sense. Following the existing literature, we consider that individuals' personality traits are systematically related to consumers' perception of relational benefits and their loyalty. We concentrate specifically on two psychological traits: need for social affiliation, consumer relationship proneness. Recently, the effects of these traits on behavioral intentions have been addressed in several studies [3] [16]. And consumer relationship proneness has been introduced as a mediating variable between the impact of need for social affiliation and behavioral intentions.

In line with literature, we define need for social affiliation as "a consumer's personality trait representing the tendency to affiliate with others and to prefer being with others to remaining alone". Another explanation of this concept is "a preference to be with other people and to engage in relationships". People with a high need for social affiliation do not look for social rewards, but are rather intrinsically valuing the relationships with other people. From a commercial friendship perspective, the concept of need for social affiliation refers to sociability. Price and Arnould [17]

regard sociability as one of factors potentially contributing to the formation of commercial friendships in service setting.

Studies have indicated that the social affiliation of employees has a positive influence on employee-customer relationship. However, the social affiliation related to the other side of the dyad — the customer himself — has not yet been investigated in the relationship context. The need for social affiliation can easily be met with a high degree of personal contact. And the personal service delivery process enables customers to have encounters with the service provider as well as with other customers. In such circumstances, consumers may be motivated to maintain relationships with providers because of social factors such as social support and assistance to consumers. According to previous research results, we propose that customers with high social affiliation are sensitive to perceive the trustworthiness of the service provider, that is to say, they will more easily trust in the service providers. This may due to the fact that their inherent need to interact with others may make them more easily to establish friendship with employees, and then their anxiety about the service provided will decrease. Therefore, we formulate the following hypotheses:

H3a. Need for social affiliation positively affects customers' perception of confidence benefits.

H3b. Need for social affiliation positively affects customers' perception of social benefits.

Consumer relationship proneness reflects a consumer's relatively stable and conscious tendency to engage in relationships with a firm or a specific brand. This tendency is of critical importance in the successful implementation of relationship marketing programs [1]. Service context provides an open environment for people with relationship prone to engage in relationships with service providers. Social encounters and interaction between service providers and customers are continuously occurring during service process. So the customer-firm exchange is more relational, based on such contact, conversations, emotions, etc. [18]. We believe it is appropriate to explore consumer relationship proneness in service encounter.

Parish and Holloway [18] reveal that consumer relationship proneness is associated with trust and other important outcomes (i.e. share of customer and adherence). In banking setting, employee relationship proneness is a strong trigger factor of creating employee loyalty [19]. Similarly, Vazquez-Carrasco and Foxall [3] demonstrate that consumer relationship proneness is positively related to intention to remain in a business relationship. They find the positive relationship between consumer relationship proneness and relational benefits. Therefore, we formulate the following hypotheses:

H4a. Customer relationship proneness positively affects perception of confidence benefits.

H4b. Customer relationship proneness positively affects perception of social benefits.

H4c. Customer relationship proneness positively affects perception of special treatment benefits.

H5. Customer relationship proneness positively affects customer loyalty.

As to the need for social affiliation, some authors indicate that it lead to greater relationship proneness [3] [16]. Engaging in buyer-seller relationship might be one of the ways to satisfy the need for exchanges with other people. So, we propose that:

H6. Need for social affiliation positively affects customer relationship proneness.

According to the hypotheses above, we construct the conceptual model and propose related assumptions as Figure 1.

3. Method

3.1. Measurement instrument

The study employed validated and reliable scales for variables from literature. All the scales were translated into Chinese, and slightly modifications were made for the context of the current study. The relational benefits were measured using items from Gwinner et al. [1] and Hennig-Thurau et al. [2]. The confidence benefits, social benefits, and special treatment benefits were measured by 4-item, 3-item and 3-item scales respectively. Customer loyalty included attitude and behavior intentions, with 4 items from Zeithaml et al. [20], Chen et al. [21]. Need for social affiliation was measured using 3 items from Bloemer and Odekerken-Schröder [19] with minor modification. Consumer relationship proneness was measured with 2 items. All responses were assessed using 7-point scale ranging from 1(completely disagree) to 7(completely agree).

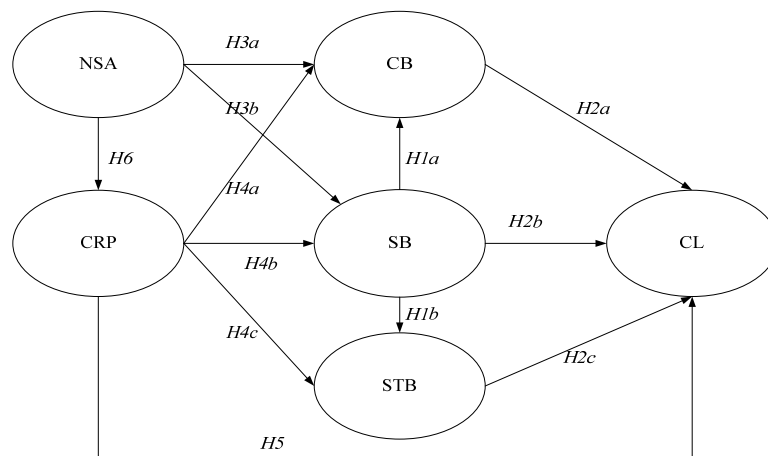


Figure 1. Conceptual model

Notes: NSA, CRP, CB, SB, STB, CL refer to “need for social affiliation”, “consumer relationship proneness”, “confidence benefits”, “social benefits”, “special treatment benefits”, “customer loyalty” respectively.

3.2. Data collection

Data came from online survey. Firstly, the respondents were asked whether they were regular customers of service companies. If their answers were positive, they were required to choose or write out the category of the service firm. Then, according to their experience with the service provider, they filled out the questionnaires. Finally, 302 respondents completed the survey. After eliminating those with invalid information, 239 questionnaires remained for analysis, representing a rate of 79.1% for useful responses. For the valid sample, approximately 56.5% was female. More than 80% respondents chose restaurant or hairdresser service as their long-time relationship provider.

Then a two-step approach was employed to analyze the data as recommended by Anderson and Gerbing [22]. That is, the measurement model was assessed by performing a confirmatory factor analysis and the structural model was tested using LISREL 8.7.

4. Results

4.1. Measurement model

Before testing the model, the reliability and validity of the measures were established. Reliability analysis of the scales yielded favorable results. The Cronbach alphas of each dimension exceeded the threshold value with all above 0.8 (see Table 1). Bartlett’s Test of Sphericity (sig=0.000) confirmed that the data were possible to perform a factor analysis. The Kaiser-Meyer-Olkin (KMO) (score 0.899) indicated a practical level of common variance and therefore factoring was appropriate.

In order to assess convergent and discriminant validity of the measures, confirmatory factor analyses were run with LISREL 8.7. The fit indices showed that the model had a good overall fit: $\chi^2=339.94$, with 137 degrees of freedom; RMSEA=0.077, NFI=0.96, CFI=0.98, IFI=0.98. Convergent validity was supported by an acceptable result. All factor loadings were greater than 0.5, and the average variance extracted (AVE) value for all the constructs were greater than the reference value of 0.5 (see Table 1). To assess the discriminate validity, we compared the square root of the AVE with the correlations between the constructs. The former exceeded the later, which confirmed discriminant validity (see Table 2).

Table 1. Measurement model results

Constructs	Scale items	Standardized loading	Cronbach α	Composite reliability	AVE
Confidence benefits	CB1	0.85***	0.91	0.92	0.73
	CB2	0.86***			
	CB3	0.86***			
	CB4	0.85***			
Social benefits	SB1	0.82***	0.86	0.87	0.69
	SB2	0.85***			
	SB3	0.83***			
Special treatment benefits	STB1	0.91***	0.94	0.94	0.83
	STB2	0.95***			
	STB3	0.87***			
Customer loyalty	CL1	0.83***	0.92	0.92	0.75
	CL2	0.91***			
	CL3	0.89***			
	CL4	0.82***			
Need for social affiliation	NSA1	0.75***	0.85	0.86	0.66
	NSA2	0.88***			
	NSA3	0.81***			
Consumer relationship proneness	CRP1	0.92***	0.93	0.92	0.86
	CRP2	0.93***			

*** $p < 0.001$

Table 2. Discriminant validity

Constructs	CB	SB	STB	CL	NSA	CRP
CB	0.87					
SB	0.64	0.83				
STB	0.39	0.71	0.91			
CL	0.78	0.62	0.48	0.87		
NSA	0.55	0.44	0.35	0.52	0.81	
CRP	0.39	0.38	0.24	0.43	0.50	0.93

Notes: Diagonal elements show the square root of AVE of each construct; the other figures correspond to the correlations between the constructs.

4.2. Structural model and hypotheses testing

Structural equation modeling using LISREL 8.7 was used to test the hypotheses. The results demonstrated an acceptable overall fit with the data, producing fits indices of IFI=0.98, NFI=0.96, CFI=0.98, RMSEA=0.079. The χ^2/df ratio was equal to 2.49 ($\chi^2=348.65$ with 140 degrees of freedom) with ratios under 3 indicating acceptable fit. The standardized parameter estimates and t-values are reported in Table 3.

As predicted in H1a and H2b, social benefits are positively related to perception of confidence (Standardized coefficient (SC) =0.47, $t=6.62$, $p<0.001$) and special treatment benefits (SC=0.72, $t=10.08$, $p<0.001$). Thus, the assumption that a strongly received relational benefit can be leveraged to strengthen other received relational benefits proposed by Gwinner et al. [1] is confirmed. Confidence benefits (SC=0.62, $t=8.47$, $p<0.001$), special treatment benefits (SC=0.14, $t=2.05$, $p<0.05$) have positive influences on customer loyalty, which supported H2a and H2c. By contrast, the link between social benefits and customer loyalty is statistically insignificant. As expected in H3a, H3b, and H6, need for social affiliation positively affects perception of confidence benefits (SC=0.32, $t=4.36$, $p<0.001$), social benefits (SC=0.35, $t=4.24$, $p<0.001$) and consumer relationship proneness (SC=0.5, $t=7.15$, $p<0.001$). Customer relationship proneness is found positively related to perception of social benefits (SC=0.21, $t=2.64$, $p<0.01$) and customer loyalty (SC=0.13, $t=2.49$, $p<0.05$), while its relationship with confidence and special treatment benefits is not supported. Thus H4b and H5 are confirmed, and H4a and H4c are rejected.

Table 3. Standardized path coefficients

Path	Standardized Coefficients	T value	Hypothesis supported yes/no
H1a: SB→CB	0.47	6.62***	Yes
H1b: SB→STB	0.72	10.08***	Yes
H2a: CB→CL	0.62	8.49***	Yes
H2b: SB→CL	0.07	0.81	No
H2c: STB→CL	0.14	2.05*	Yes
H3a: NSA→CB	0.32	4.36***	Yes
H3b: NSA→SB	0.35	4.24***	Yes
H4a: CRP→CB	0.05	0.79	No
H4b: CRP→SB	0.21	2.64**	Yes
H4c: CRP→STB	-0.03	-0.55	No
H5: CRP→CL	0.13	2.49*	Yes
H6: NSA→RP	0.50	7.15***	Yes

* p<.05, **p<.01, *** p<.001

5. Conclusion

5.1 Implications for theory and practice

Accord with relationship marketing literature that relational benefits have a great influence on customer loyalty, our results affirm that the more confidence and special treatment benefits customer perceives, the more loyalty he/she will be. But we do not find the direct influence of social benefits on customer loyalty compared with the extant literature. While in this study, we empirically demonstrate the interrelationships among three dimensional representations of relational benefits for the first time. Empirical results announce the positive impact of social benefits on perceived confidence benefits and special treatment benefits, which verifies the assumption proposed by Gwinner et al. [1]. For customers, developing “commercial friendship” may be the way to gain the feeling of confidence and trust towards the service providers. The interpersonal bond between customers and employees will make customers feel treated specially. And finally the feeling of trust and perceived special treatment will lead customer to be loyalty to the service companies. The influence of social benefits to customer loyalty is perhaps mostly transferred by customers’ perceived confidence and special treatment benefits. Thus social benefits are still important factors which will be worth of consideration in relationship marketing.

Another contribution of this study is to investigate the effects of need for social affiliation and consumer relationship proneness on perceived relational benefits and customer loyalty. Aspects of customer psychological traits are deemed to be important in service context from the service encounter literature, the commercial friendship literature, and the relationship marketing literature. As relational benefits and customer loyalty are important variables in relationship marketing, to the author’s knowledge, previous researches rarely involved the issues of the psychological antecedent influencing factors of these two elements. In this study, we explore the relationship between customer psychological traits and customer loyalty, introduced relational benefits as mediating variable in service context. With the causal analysis, direct relationship between need for social and consumer relationship proneness has been turned out. At this point, the result is accord with ideas stemming from service marketing literature. Other interesting contributions are those related to the role played by psychological traits determining perceived relational benefits and customer loyalty. Need for social affiliation is proved to be an important determinant of perceived confidence benefits, social benefits. Consumer relationship proneness is found to be related to perceived social benefits and customer loyalty. This implies that in service relationship, a higher need for social affiliation will lead to increased relationship proneness, a higher perception of relational benefits derived from the relationship, a higher tendency to intention to stay with current provider and spreading positive word-of-mouth.

The findings of this paper will direct the marketing strategies for service enterprises. Managers need to seek a greater understanding of individual consumer differences in order to better manage customer relationship. Customers’ personalities directly and positively affect their perceived benefits, especially in the circumstances where personal contact is more prevalent. Need for social affiliation is positively related to customer relationship proneness, perception of social benefits and confidence benefits, which

will indirectly lead to customer loyalty. And consumer relationship proneness influence perception of social benefits and customer loyalty. Given that social affiliated consumers and relationship-prone consumers have a higher tendency to act upon these two traits, segmenting consumers according to the levels of need for social affiliation and consumer relationship proneness will be a recommendable marketing tactic to affect expected share-of-market and share-of-customer values. For service providers, customers with high level of relationship proneness are the most important customer resource. Customers who are more psychologically prone to engage in relationship will have higher likelihood of becoming “salespeople” and a higher intention to stay in the relationship. Identifying customers who exhibit high levels of this trait would be helpful, because these people are most likely to be potential loyal customers, and worthy to be retained. A further consideration is that, since need for social affiliation leads to high level of relationship proneness, identifying those customers with a high need for social affiliation equals to gaining knowledge about those customers with high relationship proneness.

In order to keep existing customers and to satisfy their need for social affiliation, service managers are suggested to encourage employees to keep contact and establish friendship with customers. The positive effect of social benefits on confidence benefits and special treatment benefits highlights the importance of social benefits. From a managerial perspective, encouraging employees to build social relationships with customers is a demanding request. This kind of social bond is particularly useful as a differentiation strategy because it would be difficult for other competitors to replicate. There are several strategies aimed at developing “commercial friendship”, such as using customers’ names, asking them for a recent journey, remembering their birthday and giving extra service on anniversary. In fact, by fostering and managing customer-provider interaction, a firm may achieve a competitive advantage.

5.2 Future research

We realize that there are certain limitations of this study and consequent opportunities for further investigation. First, the results are bound to the service context. It would be interesting to apply the same model to retail context with similar characteristics in order to determine the role of each constructs. Second, our data focus on the online survey. Offline respondents will be an executable way to gain the additional research samples. Third, how would be the influence in our model if including other psychological traits (e.g. variety seeking, extroversion, etc.) as predictors of consumer perception of relational benefits, attitude and behavior loyalty? These limitations open an attractive area for both literature and practice on the relationship between psychology and marketing.

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