

**IDENTIFYING THE ANTECEDENTS OF BRAND COMMITMENT AND ITS  
LEADING EFFECT ON BEHAVIOURAL LOYALTY IN TURKISH GSM  
INDUSTRY**

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**MASTER's THESIS**

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**December, 2013**

This master thesis has been supported by Anadolu University BAP Commission with  
the project number of 1209E138



## JÜRİ VE ENSTİTÜ ONAYI

Semra DOĞAN'ın, "Identifying the Antecedents of Brand Commitment and Its Leading Effect on Behavioural Loyalty in Turkish GSM Industry" başlıklı tezi 20 Aralık 2013 tarihinde, aşağıdaki jüri tarafından Lisansüstü Eğitim Öğretim ve Sınav Yönetmeliğinin ilgili maddeleri uyarınca, İşletme (Pazarlama) Anabilim Dalında, yüksek lisans tezi olarak değerlendirilerek kabul edilmiştir.

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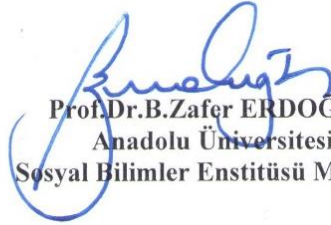
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## Yüksek Lisans Tez Özü

# TUTUMSAL BAĞLILIĞIN ÖNCÜLLERİNİN VE DAVRANIŞSAL BAĞLILIK ÜZERİNDEKİ ETKİSİNİN BELİRLENMESİNE YÖNELİK TÜRK GSM SEKTÖRÜNDE BİR ARAŞTIRMA

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Diğer sektörlere nazaran hizmet sağlayıcılar arasında yoğun müşteri geçişleriyle karşı karşıya olan telekomünikasyon sektörü müşteri kayıp oranını azaltmak için bir yandan fiyat indirimleri, üyeliğe bağlı promosyonlar ve ödülleri gibi teşvik unsurları bir yandan da bağlayıcı sözleşmeler, yüksek abonelik sonlandırma ya da geçiş maliyetleri gibi caydırıcı unsurları kullanmaktadır. Bu çalışma Türkiye GSM sektöründe abonelerin marka bağlılığının (tutumsal ve davranışsal) öncüllerini araştırmaya ve ölçmeye yönelik olarak gerçekleştirilmiştir. Araştırma üçleme üzerine tasarlanmıştır. İlgili literatürün taranması sonrası bir kavramsal model oluşturulmuş ve sonrasında oluşturulan modelin müşterilerin gözünde geçerli olup olmadığını anlamak üzere on kişi ile yarı yapılandırılmış yüz yüze görüşme yapılmıştır. Görüşme sonuçları modelin geçerli olduğunu göstermiş ve modele marka imajı ve değişime direnç değişkenlerini kazandırmıştır. Çalışmanın son aşamasında ise önce 70 kişi üzerinde pilot uygulama yapılmış, sonrasında ise sosyal medya (Facebook) üzerinden ve Türkiye'deki yedi ilden kolayda örnekleme ile toplanan 505 kişilik veri üzerinde kantitatif araştırma gerçekleştirilmiştir. Veri toplama yöntemleri arasında anlamlı bir fark bulunmamış ve tüm verinin yarısına keşifsel faktör analizi, diğer yarısına doğrulayıcı faktör analizi yapılarak uyum değerlerinin yakalanması sonucu tüm veri üzerinden Yapısal Eşitlik Modellemesi'ne gidilmiştir. Sonuçlar modelin genel olarak kabul edilebilir olduğunu, güvenin tutumsal bağlılık üzerinde istatistiki olarak anlamlı etkisi olduğunu geçiş maliyetlerinin ise olmadığını göstermiştir. Duygusal ve hesapçı (devam) bağlılıklarının ise davranışsal bağlılık üzerinde istatistiki olarak anlamlı etkiye sahip olduğu yönünde bulguya ulaşılmıştır.

**Anahtar Sözcükler:** tutumsal bağlılık, davranışsal bağlılık, üçleme, yapısal eşitlik modeli

## Abstract

# **IDENTIFYING THE ANTECEDENTS OF BRAND COMMITMENT AND ITS LEADING EFFECT ON BEHAVIOURAL LOYALTY IN TURKISH GSM INDUSTRY**

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It is especially important for companies in the mobile telecommunications industry to deliver value added services and create customer loyalty since subscribers of a certain service provider have higher levels of switching intentions. To minimize the customer churn rate, companies impose disincentives like obligatory contracts, high termination or switching costs as well as such incentives like price discounts, membership benefits, and reward programs. This study aims to explore antecedents and measurement of customer brand loyalty (attitudinal and behavioural) in the Turkish GSM sector considering commitment as attitudinal loyalty leading to behavioural loyalty. Triangulation is chosen as a method of inquiry. After reviewing the relevant literature, a conceptual model has been developed. In the second stage, ten semi-structured face-to-face interviews were conducted to explore whether the developed model has relevance in the eyes of consumers. Interview results indicated that the model has high validity, but two additional variables were included: brand image and resistance to change. In the last phase of the study, after piloting the survey on a sample of 70 participants, a quantitative research was conducted on a sample size of 505 mobile subscribers by questionnaire. Convenience sampling was used when selecting sample. Drop and collect in seven cities in Turkey and social media (Facebook) were used for data collection. After ensuring that there was statistically nonsignificant difference between these two data collection methods, the data was splitted into two parts randomly using select cases tool on SPSS. Exploratory factor analysis was run on the first half of the data and confirmatory factor analysis on the other half. After examining fit index values and ensuring that they were within acceptable limits, structural equation modelling was run on the whole data. Results revealed that the proposed research model was acceptable in general. Trust was found to be statistically significantly associated with commitment while switching costs was not. On the other

hand, affective commitment and calculative commitment were found to be positively and statistically significantly related to behavioural loyalty, while normative commitment was not.

**Keywords:** commitment, attitudinal loyalty, behavioural loyalty, triangulation, structural equation modelling

## Etik İlke ve Kurallara Uygunluk Beyannamesi

Bu tez çalışmasının bana ait, özgün bir çalışma olduğunu; çalışmamın hazırlık, veri toplama, analiz ve bilgilerin sunumunda bilimsel etik ilke ve kurallara uygun davrandığımı; bu çalışma kapsamında elde edilmeyen tüm veri ve bilgiler için kaynak gösterdiğimi ve bu kaynaklara kaynakçada yer verdiğimi; bu çalışmanın Anadolu Üniversitesi tarafından kullanılan bilimsel intihal tespit programıyla tarandığını ve hiçbir şekilde intihal içermediğini beyan ederim.

Herhangi bir zamanda, çalışmamla ilgili yaptığım bu beyana aykırı bir durumun saptanması durumunda, ortaya çıkacak tüm ahlaki ve hukuki sonuçlara razı olduğumu bildiririm.

**Semra Doğan**

## Acknowledgement

There are a number of people to whom I would like to give special thanks for their endless support during my masters.

I would like to give special thanks to my family who has never given up loving and supporting me, and who has always stood behind me and never left half way.

Many thanks to my supervisor, Dr. Zafer Erdoğan for broadening my world view, sharing his expertise and time and opening all gates possible to me since the beginning of my academic career.

I am also grateful to those numerous friends who have always supported me during my study, to Esra, Damla, Volkan, Duygu, Güzin, Burcu, Ünsal and many others...

Finally, I would like to thank to Anadolu University BAP Commission for supporting me in my study and my committee members for agreeing to participate in my committee and contribute to my study.

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## 1. Introduction

Severe competition, uncertainty, profit, deficit, and many others are those words that draw today's business world. In such a business environment, it is vitally important to pay attention to needs and desires of the customer and of course satisfy them. No matter how one views, the reality is that we live in a customer kingdom. When one is named as "the king" one actually admits that s/he holds the power to direct the relationship. It is the customer who appraises what a company creates, namely what we call as "value". If the customer is the king then s/he can decide on what to choose or not to choose. It depends on her/his perception of cost and benefit about what has been created. Today's definitions for customer, business and as a bridge between these, marketing have broken the routine. We are not talking on a business that is just sales, market or customer oriented. Debate on this has gone beyond the ordinary. What we are talking today is a whole business that is oriented towards beneficial relationships that create value for all of the parties.

What makes people choose or not to choose and maintain or terminate a relationship were main points of departure for this study. Does it really matter for a customer what a company offers or is it what kind of a relationship a company can pursue? As Ravald and Grönroos (1996) indicated what the company is producing is essential but not the only reason for purchasing. Then why are customers prone to switch? This study aims to explore the answer for this question.

To answer these questions, a research design based on triangulation (literature review, qualitative research and quantitative research) was chosen as a method of inquiry.

After reviewing the existing literature, a conceptual framework was drawn and antecedents of brand loyalty were put forward. In the second phase of the study ten semi-structured face to face exploratory interviews were conducted in order to see if the suggested conceptual model had validity in the eyes of consumers as well as exploring other staying reasons of customers. The qualitative phase indicated that the model had validity but two more variables were also included in the model: brand image and resistance to change. After incorporating these two variables into the literature and conceptual model, the final research model was put forward.

In the last phase of the study, final form of the research model was tested by a survey using scales for each construct developed from both relevant literature and findings in exploratory interviews. Before conducting the main survey, it was piloted on 70 participants. According to the findings of the pilot study the survey was revised by excluding some questions and items from the questionnaire. The final form of the survey was conducted on a convenience sample. Social media (Facebook) and drop and collect techniques were used to collect data. 505 usable questionnaires were collected from social media and seven cities including İstanbul, Ankara, İzmir, Eskişehir, Adana, Mersin and Bursa. After subjecting findings to calibration and validation using exploratory and confirmatory factor analysis, research findings were presented with the implications and future research recommendations were put forward.

### **1.1.Problem of the Study**

GSM service providers are in need of better retention strategies than ever so they should develop and maintain good relationships with the subscribers in order to gain both market share and profits. When one has a look on switching behaviour of subscribers, s/he will probably relate these behaviour to financial issues regarding that only financial issue motivate them to switch. Do only financial issues motivate them to switch or not? Is there something more that they have developed towards GSM service providers such as emotional attachment or social norms that force them in a sense? Overall, the problem to be addressed in this thesis is

- What are the main factors motivating the subscribers to develop positive attitude towards and stay in a GSM service provider rather than terminating their relationships?
- Which factors should GSM service providers consider to achieve subscriber retention?

## 1.2.Purpose of the Study

Marketing is viewed from two different perspectives: Exchange and Relationships. In this study, the latter is followed in which brand commitment (attitudinal loyalty) and brand loyalty are of great importance (Fullerton, 2005)<sup>1</sup>. In literature, it is also suggested that brand commitment leads to brand loyalty to a great extent (Dagger et al. 2011). Brand loyalty is one of the most studied topics in marketing literature. This study is different from previous studies as it divides loyalty in two parts as attitudinal and behavioural. Commitment is defined as attitudinal loyalty and its effect on behavioural loyalty is explored. However, a comprehensive research based on the concept of brand commitment, its antecedents and leading effect on loyalty has rarely been studied in an industry like GSM service providers. Because of the fact that too many variables exist when a subscriber switches from one service provider to another, GSM industry is considered to be a suitable industry to study the concepts of commitment and loyalty.

Within this framework, the main purpose of this study is to ascertain antecedents of brand commitment and its leading effect on behavioural loyalty through a research in GSM industry in Turkey. Firstly, the antecedents of brand commitment and interrelationships between commitment types are going to be examined. Finally, on an attitudinal-behavioural brand loyalty relationship basis, it is aimed to examine to what extent attitudinal brand loyalty affects behavioural loyalty.

Based on these statements the objectives of the study can be compiled as revealing main staying reasons of subscribers a GSM service provider, the extent to which variables as trust, satisfaction, alternative attractiveness, switching costs, resistance to change have an impact on developing attitudinal loyalty and the extent to which they convert their attitude to behaviour.

After undertaking a comprehensive literature review it is hoped to gain an understanding of conceptual base on attitudinal brand loyalty and its dimensions and leading effect on behavioural loyalty. Also, it is hoped to provide GSM service providers with insights obtained from the findings.

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<sup>1</sup> Loyalty has two subconstructs: attitudinal loyalty and behavioural loyalty. In this study brand commitment refers to attitudinal loyalty.

### **1.3. Significance of the Study**

This study aims to broaden past study findings on commitment and loyalty by testing both antecedents of attitudinal brand loyalty (brand commitment) and its leading effect on behavioural brand loyalty. There is a lack of a study that includes antecedents of attitudinal brand loyalty and test commitment effect on building customer behavioural brand loyalty. Thus the current research intends to bridge this gap. With the findings obtained from the research, it is aimed to hope to provide service providers with some solutions on customer switching behaviour, and cognitive and affective concerns influencing such behaviour, how committed they are to their service providers and to what extent their attitudinal brand loyalty lead them to behavioural loyalty.

### **1.4. Limitations**

This empirical study is confined by a few limitations caused by time, access, and financial constraints. These limitations are highlighted as follows:

- First of all only one industry, GSM service providers operating in Turkey is chosen to conduct the research on. This fact results in context limitation as it limits the findings within only this industry practices and impedes generalizability of the findings to other industries.
- Sampling method and the number of sample are the other limitations that need to be handled. Convenience sampling is chosen as a method of sampling regarding its advantages of reaching cheap and easy to find samples. On the other hand its disadvantage of including systematic errors thus having low ability of generalizability (Neuman, 2006: 320) leads to the fact that what is found is limited within the sample that has been reached.
- As mentioned in literature review, there are many factors affecting brand loyalty but only five of them have been included in this study regarding such factors as non-response bias of participants, constraints mainly time and access. Furthermore, parts of switching costs construct namely, relational loss costs have been mistakenly excluded from the questionnaire. Therefore results related to switching costs construct should be considered without relational loss costs subconstruct.

## 2. Literature Review

The concept of marketing mix has overpowered previous models and achieved an unchallenged statue soon after its introduction (Grönroos, 1994). Despite the fact that marketing mix has been dominating the marketing area, it is undoubtful that new paradigms or approaches can open broader avenues in developing theory for marketing. As a paradigm (concept to some), which primarily focuses on enduring mutually beneficial relationships between relationship partners (Baker, 1971) is one among. One of the definitons of relationship marketing is “a close, long-term relationship between various participants involved in exchanging something of value (Aijo, 1996:15)”. It provides both theory and practice with a broader perspective to marketing instead of making it lean upon the limited perspective of marketing mix. It takes one from the narrow perspective of -only-producing, pricing, promoting and delivering the product to the more philosopical degree that requires developing mutually beneficial relationships of high value. Adding more value to core product results in improvement in quality, strengthened bonds, high levels of satisfaction and loyalty.

Regardless of how one perceives relationship marketing, whether new area of marketing or a new marketing strategy, concept or paradigm, it brings a wider perspective and aims to create long term enduring relationships and exchanges between networks of participants. Because customer is the focus and inseparable part of marketing activities especially service companies keep close relationships with the customers. Relationship marketing first appeared in services marketing offering customer and suppliers mutually beneficial relationships (Berry, 1995). Contrary to limited marketing mix approach, relationship marketing includes interactivity, long term point of view, trust and exchange of promises (Aijo, 1996) and enhances customer-firm relationships with an aim to turn all current customers into loyal customers (Berry and Parasuraman, 1991).

### 2.1. Concept of Brand Loyalty

The complication is one of the crucial reasons keeping customers loyal in one brand (Passavant, 1995). Today consumers are much more demanding and more suspicious than ever. Companies render today’s consumers with a great variety of charming offerings

keeping them uncommitted. In the short term, consumers respond promotional efforts such as coupons or gifts by switching their current brand or service providers. However, in the long term, they seek for the value corresponding to the cost they have paid for a certain product or a service. Consumers are increasingly seeking for value, but companies unfortunately do not make great effort on marketing activities to their existing customers. They even take customers for granted assuming that they really know well about their products or services. In this regard, retention strategy requires recognizing every customer's needs and desires, reasons leading them to purchase, their degree of satisfaction, making them feel really cared, dealing with any complaint immediately and effectively, following customer relevance with the company. Any company considering these realities is aware of the fact that they cannot gain customer loyalty by ordinary loyalty programmes.

Many industries have focused on loyalty based marketing activities for years. Especially, intense competition forces companies to alter their strategy from customer acquisition to customer retention. Keeping market share, gaining competitors' valuable customers while keeping and upgrading their own valuable ones are some of the main reasons for companies to specialize in loyalty programs (Shoemaker and Lewis, 1999). Customer retention is a managerial approach focusing primarily on retaining existing customers rather than gaining new ones. In such a view, achieving customer brand loyalty and relationships are of greater importance than transactions or just repurchase behaviour (Raaij et al., 2001). According to Ganesh et al (2000) and Dick and Basu (1994) loyalty is designated by three main factors including service retention, additional purchase of a service and positive WOM. Nevertheless, loyalty measures the probability of a customer to come back to a firm and behave like a partner by recommending, positive word of mouth and the like (Bowen and Shoemaker, 2003).

In this regard, it is realized that customer loyalty is of vital importance among organizations because loyalty positively impacts sales, share of wallet and customer retention (Odekerken et al.2003). It has also been revealed by studies that attracting new customers is much more expensive than serving existing customers (Reichheld and Sasser, 1990). As the competition gets severe among markets, increasing market share and attaining competitive advantage becomes of vital importance for organizations and

creating customer loyalty is one of the fundamental factors to achieve these goals (Lin and Wang, 2006). The concept has also long attracted the attention of marketers since brand loyalty is viewed as a tool to measure how much the customer is attached to a brand as well as it provides companies with many benefits like repeat purchases and recommendations made by customers to people around them (Lau and Lee, 1999).

### **2.1.1. Distinguishing brand loyalty: Behavioural loyalty and attitudinal loyalty**

In marketing literature, there are many definitions of loyalty (Oliver, 1999; Grossman, 1998; Dick and Basu, 1994; Newman and Werbel, 1973). However, the concept of brand loyalty has not been defined clearly yet. In early days, loyalty was regarded just and only as repeated purchase, but it has later been realized that purchasing point of view is not enough to measure brand loyalty as consumer behaviour got complicated (Newman and Werbel, 1973: 404). Nowadays, people are spuriously loyal to the brands they purchase.

Jacoby and Chestnut (1978, cited in Caruana, 2004:258) define brand loyalty as “the biased (i.e. nonrandom) behavioural response (i.e. purchase) expressed over time by some decision making units with respect to one or more alternative brands out of a set of such brands, which is a function psychological (decision making, evaluative) processes” supporting the idea that measuring brand loyalty with only attitudinally or behaviourally will lead to spurious loyalty. Therefore, studies being conducted recently focus on distinguishing true loyalty from spurious loyalty. Chaudhuri and Holbrook (2001) made a distinction on loyalty classifying it into behavioural loyalty (also called purchase) including repeated purchase of the brand and attitudinal loyalty including commitment and value dimensions regarding the brand at issue. Kim et al. (2008) also point out that brand loyalty should be considered as a construct built upon two dimensions: Attitudinal and Behavioural.

As a pattern of repeat product purchasing, going with a positive attitude towards the brand, brand loyalty consists of two components as repeated purchase behaviour and commitment attributed to a strong positive attitude or liking for the brand (Kimmel, 2010). Behavioural view defines loyalty in terms of repeated purchase behaviour (Enis

and Paul, 1970) while attitudinal view refers to psychological factors (Mathieu and Zajac, 1990). Chaudhuri and Holbrook (2001) also regarded loyalty as behaviourally and attitudinally and suggested that repeat purchasing behaviour implies behavioural loyalty whereas attitudinal loyalty implies intentions and commitment arises from these intentions.

Likewise, Uncles et al (2003) point out three main definitions of loyalty including an attitude leading to relationship with the brand at issue; loyalty as a behaviour currently arising; buying behaviour shaped by individually changing factors such as characteristics, situations etc. They consider loyalty as something customers possess and direct towards a brand, product or service with a positive attitude. Including both attitudinal and behavioural aspects, Oliver (1997, cited in Oliver, 1999:34) defines loyalty as “a deeply held commitment to rebuy or repatronize a certain product or service in the future again reflecting a repeating purchase behaviour in spite of competitive marketing efforts aiming to cause customer switching behaviour”.

According to Smith (1998, cited in Shoemaker and Lewis, 1999: 349), loyalty is a strong feeling of customers implying that a certain brand is the only one to meet their expectations (or needs) accurately. Thus, it creates a competitive point for the preferred brand because customers particularly prefer it to the rest. From their research area, Bowen and Shoemaker (1998) define loyalty as a concept reflecting the likelihood of a customer to return to a hotel and that they want to be a partner of the organization.

Loyalty is often measured using such tools as purchase frequency and probability by those who consider loyalty as the repurchase behaviour of a certain goods and service (Yi and Jeon, 2003). Frequency programs use free or discounted products, rewards such as points, miles etc. while loyalty programs use customization, emotional rewards and customized messages and offers (Shoemaker and Lewis, 1999). However, frequency programs and loyalty programs differ in many ways. First of all frequency programs aim to build repeat purchase, sales traffic and profit while loyalty programs mainly focus on building emotional attachment. In frequency programs what customers gain is miles, points etc. in return of their purchase. What they really care is the reward rather than the brand itself. Tactics to be used in these programs are different as well. The effectiveness of reward programmes includes such dimensions as program structure, reward structure and

customer factors (McCall and Voorhees, 2010). It is emphasized that certain customers have priority in loyalty programs and a fit should be assessed between customers and reward programs.

Creating brand relationship is the ultimate goal of current loyalty programs. Brand relationship is defined as “an exchange of mutual value between company and customer which expands and deepens over time, adding value to one’s products and strengthening one’s brand” (Smith, 1998, cited in Shoemaker and Lewis, 1999: 351). Figure below implies that profits get higher as strong brand relationships are built.

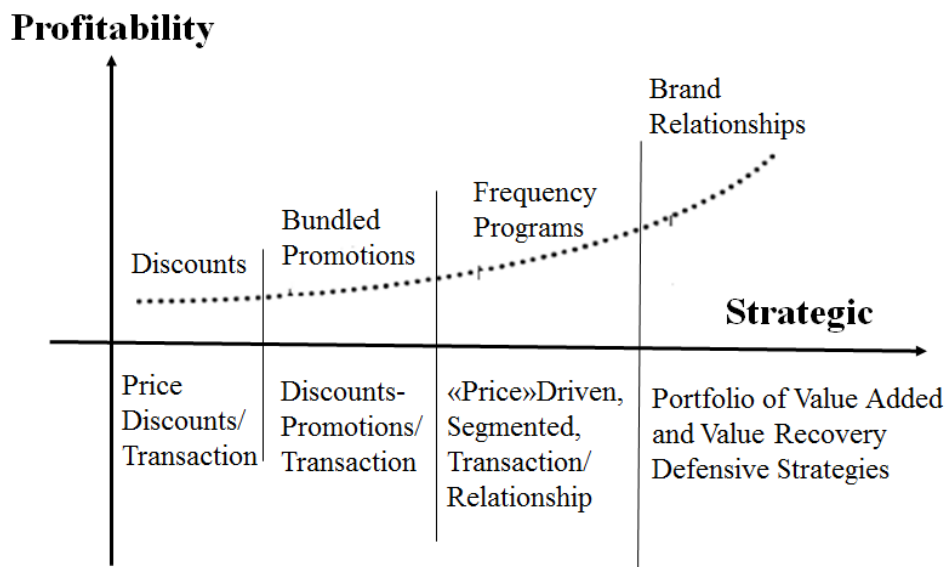
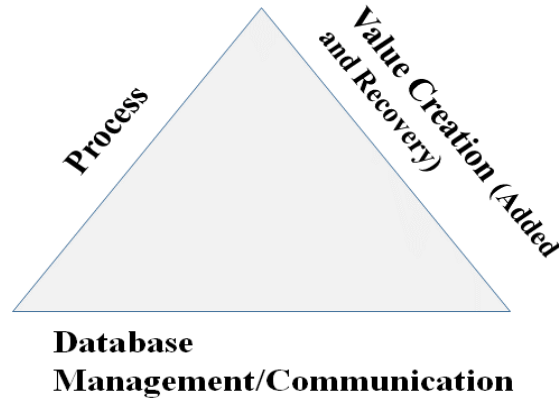


Figure 1: Defensive Strategies to Manage Brand Switching and Loyalty

Source: Dube and Shoemaker (1999) in Shoemaker and Lewis, 1999: 351.

Figure 2 developed by Shoemaker and Lewis (1999: 353) provides a framework for creating brand relationships. Gaining long term loyalty requires all the functions on each side of the triangle to be well fulfilled. Process side shows how the service works and includes all activities from both customer’s and service provider’s view. For customers, the process begins with the time the service is purchased and continues until it is left. During this process period, customers also interact with the employees. For the service provider, the process includes design of service operations, hiring and training service employees and collecting information to see what customers need, want or expect. Value creation side is considered in two sub groups: added value and value recovery. Added value strategies primarily focus on repeat customers rather than occasional ones and

increase the long term value of the relationship creating greater benefits on both current and future transactions. Value recovery strategies focus on compensating the costs stemming from a failure during service process. Finally, communication leg of the triangle includes all areas the service provider communicates with its customers like database marketing, newsletters and general advertising (Shoemaker and Lewis, 1999).



*Figure 2: Loyalty Triangle*

**Source:** Shoemaker and Lewis, 1999:353.

Different definitions developed for customer loyalty lead to different approaches to classify loyalty. One of these approaches is Odin et al's (2001) stochastic and deterministic approach. As Enis and Paul (1970) also indicate, stochastic approach considers loyalty from customer behaviour point of view and defines in terms of repeated purchase. On the other hand, in deterministic approach psychological factors behind loyalty (Mathieu and Zajac, 1990) such as preference, buying intention, supplier prioritization and recommendation willingness (Aydin and Ozer, 2004) are stated.

Griffin (1995) studies loyalty in two dimensions as emotional attachment and repeat purchase and develops four types of loyalty based on these two dimensions:

- **Premium loyalty** is characterized by high level of attachment, high repeat visits, high resistance to competitors' offerings
- **Inertia loyalty** is characterized by no emotional attachment, high repeat purchase, high exposure to competitors' offerings

- **Latent loyalty** is characterized by either high or low level of attachment, infrequent customer purchase activities, vulnerable to situational factors rather than attitudinal influences on repeat purchase behaviour
- **No loyalty** is characterized by customer behaviour not affected by loyalty programs.

In a study conducted in German telecommunication industry, Gerpott et al. (2001:255) identify customer types and their characteristics based on retention and customer loyalty strategies. **Captive customers** are those high in retention because of high costs after termination of the contract because of the inability to keep current phone numbers when switching to another network operator, but low in loyalty. **Loyal customers** are those high in both retention and loyalty. **Wanderers** are both low in retention and loyalty. **Advantage maximizers** or **bad buyers** are those low in retention, but high in loyalty. These types of customers get little benefit in extending the contract because of inability to obtain a new terminal at low cost, over-estimation of personal benefit obtained from the services and under estimation of individual cost burden. As far as customer loyalty and customer satisfaction are concerned, optimistic customers are seen with positive attitude towards the network operator because of confidence that his/her services will improve in the future, perception of his service provider as “lesser evil” compared with competitors. **Impressed customers** are high in both loyalty and satisfaction. However, **disappointed customers** are low in both loyalty and satisfaction. **Pessimistic customers**, on the other hand are low in loyalty and high in satisfaction and they have negative attitude towards the network operator because of expectation that his/her services will deteriorate in the future and perception that competitors provide better services (Gerpott et al., 2001).

Oliver (1999) points out the importance of understanding the evaluation, attitudes and intentions effecting behaviour to realize the complexity of loyalty. Morgan and Hunt (1994) argue that definition of brand loyalty looks like commitment as brand attitude becomes a significant factor on purchase decision.

Tanford et al. (2012) study on three main determinants of loyalty including affective commitment, calculative (value) commitment and willingness to pay. From loyalty standpoint, willingness to pay more has been defined as the willingness to accept higher

prices than a competitor and continue to do business with a preferred brand even if it raises its prices as a function of loyalty and affective commitment. As a determinant of loyalty, willingness to pay more requires competitors to make relative discounts in order to gain others' customer who previously agreed pay for more (Tanford et al, 2012:321).

Kim et al. (2008) also view brand commitment as intentional brand loyalty construct. The behavioural intention consists of affective and cognitive conviction. They regard brand commitment as a construct anteceding brand loyalty behaviour rather than a direct indicator. Those regarding brand commitment as a direct indicator see it as an item of brand loyalty. On the other hand, those viewing it as an anteceding construct takes it as a distinct construct. Considering these definitions, Traylor (1981) clarifies the distinction between brand loyalty and brand commitment as indicating that brand loyalty does not necessarily imply brand commitment while brand commitment does. Traylor adds that brand loyalty is the behavioural construct while brand commitment is the attitudinal construct.

The leading effect between these two concepts has generally been correlational rather than causal. Likewise, Grossman (1998) suggests that consumers stay in one brand so long as they perceive the offering beneficial. Grossman (1998) links his brand loyalty definition to the feeling of commitment. Gustafson et al (2005) also argued commitment influences development of loyalty to a great extent and customer commitment brings in customer loyalty. Assael (1987, cited in Morgan and Hunt, 1994:23) suggests that brand loyalty is the result of positive attitudes towards a certain brand and conceptualizes it as commitment. Oliver (1999) defines loyalty as a commitment to repurchase or deal with a certain product or service previously opted despite conditional requirements or pressures arising from marketing efforts.

Dick and Basu (1994) also figure out attitudinal strength and degree of attitudinal differentiation effect on individual's attitude toward an entity. They state that a weak or positive but differentiated attitude leads to high relative attitude and contribution to loyalty. However, a strong attitude with little perceived differentiation leads to multi-brand loyalty because alternatives are regarded as equally satisfying. Table 1.shows the relative attitude-behaviour relationship developed by Dick and Basu (1994).

Table 1: Relative Attitude-Behaviour Relationship

Repeat Patronage			
Relative Attitude	High		Low
	High	Loyalty	Latent Loyalty
	Low	Spurious Loyalty	No Loyalty

Source: Dick and Basu, 1994:101

**No loyalty** is the situation with low relative attitude and low repeat patronage. **Spurious loyalty** is the situation with low relative attitude with high patronage. In this situation, attitude is regarded as having no effect on behaviour. Conceptually, it is similar to inertia meaning that a consumer perceives little differentiation among brands in a low involvement category and repeat purchases occur due to situational cues such as familiarity, shelf positioning. **Latent loyalty** is the situation with high relative attitude with low repeat patronage. Finally, **loyalty** is the situation with low/high level of attitude strength with high level of perceived significant differences among competing brands (Dick and Basu, 1994).

While Bennett and Kassarijian (1972) identify three components of attitude as cognitive (knowledge), affective (feeling) and action-tendency (behavioural aspect), Dick and Basu (1994) identify these components as antecedents of relative attitude:

1. Cognitive antecedents (those associated with informational determinants such as accessibility, confidence, centrality and clarity)
2. Affective antecedents (those associated with feeling states involving the brand such as emotions, moods, primary affect and satisfaction)
3. Conative antecedents (those related to behavioural dispositions towards the brand such as switching costs-either monetary or psychological-, sunk costs and expectations)

Loyalty has long been studied from just behavioural point of view. This perspective includes proportion of purchase, purchase sequence and purchase likelihood. However, it lacks conceptual basis and disregards factors affecting loyalty. Moreover, this perspective has inability to explain brand loyalty development process comprising all limitations and situational factors within that processes (Dick and Basu, 1994).

Significance of loyalty is recognized within competitive markets but antecedents of loyalty is still not handled comprehensively enough (Lee, 2011). Considering the literature aforementioned, this study views brand commitment as the attitudinal loyalty which leads to behavioural loyalty and aims to put forward the antecedents of attitudinal loyalty in a sense that attitudes guide behaviour in order to maximize rewards and minimize punishments as an utilitarian function (Kimmel, 2010). The following section of the study delves into the literature on brand commitment.

## **2.1.2. Attitudinal brand loyalty (brand commitment)**

### ***2.1.2.1. The concept of commitment***

Commitment is regarded as a crucial concept when irresolute situations are concerned. Becker (1960) defines commitment as consistent lines of activity which are regarded as serving the person in achieving the same goal disregarding their external diversity. S/he actually rejects appropriate alternatives by choosing the one which serves best on his/her purposes. What makes behaviour consistent in psychology and psychoanalysis is the stability of personal needs and people try to maximize the satisfaction level of these requirements. However, explanation of behaviour from just need point of view may not be enough in sociology. It may be explained from self-explanatory or intuitive point of view. Becker contends that commitment has been achieved by making a side bet. “The committed person has acted in such a way as to involve other interests of his/her; originally extraneous to the action s/he is engaged in, directly in that action (Becker, 1960:35)”. In another study, Becker (1964) states that:

“Briefly, we say a person is committed when we observe him/her pursuing a consistent line of activity in a sequence of varied situations. It is a distinguishing mark of commitment that the actor rejects other situationally feasible alternatives, choosing from among the available courses of action that which best suits his/her purpose. In so doing, he often ignores the principle of situational adjustment, pursuing his consistent line of activity in the face of a short-term loss.”

Stebbins (1970) studies commitment in two dimensions as value commitment and forced or continuance commitment regarding them either distinct or related dimensions. Value

commitment is considered to arise from subjectively defined rewards concerned with a particular position or social identity in which the person actually is or would like to be. Stebbins takes Becker's side-bet theory as a theory of continuance commitment that he defined as "the awareness of the impossibility of choosing a different social identity...because of the imminence of penalties involved in making the switch (Stebbins, 1970:527)". He defines continuance commitment as a psychological state stemming not from rewards but from subjectively defined punishments concerned with the activity of leaving. According to him theory of continuance commitment is a theory of forced behaviour while theory of value commitment is not. According to side-bet theory commitment stems from conscious and unconscious side-bets (Ritzer and Trice, 1969). Becker (1964) claims more side-bets result in greater commitment. While Becker (1960) refer to side-bets as structural constraints making individuals feel psychologically committed themselves, Ritzer and Trice (1969: 478) contend that side-bets are just major determinants of commitment which increase commitment.

However, Goffman (Goffman, 1961 cited in Stebbins, 1970) claims that these commitment dimensions can occur concurrently in the case of ambivalence while suggesting that value commitment prevents people from the action of leaving while strong continuance commitment may lead to abdication in some situations. Stebbins (1970) presents three elements of commitment as:

1. The individual at issue is about to make a decision which causes for activities other than current action and such activities do not have to be related with the current action.
2. What placed the individual in such position is his/her own prior actions.
3. There is a necessity for the individual to recognize the fact that s/he has made the side-bet and his/her decision brings about consequences other than his/her own.

*Table 2: Kinds of Commitment to the Incumbent Position*

	<b>Incumbent position</b>	<b>Alternative position</b>
Continuance commitment	Lower penalties	Higher penalties
Value commitment	Higher rewards	Lower rewards

**Source:** Stebbins, 1970: 528.

“Balance of penalties” on continuance commitment and “balance of rewards” regarding the current action and its alternatives signify the extent to which the individual is committed. As shown on Table 2, there is a gap between chosen alternative (referred to as committed one) and rejected one that is considered to be subjective.

From marketing perspective, Geyskens et al. (1996) define commitment as a consumers’s belief to maintain (rather than terminate) a relationship likely to provide him/her with functional and emotional benefits. In the field, Lastovicka and Gardner (1977, cited in Bloemer, 1998) also define commitment as “pledging or binding of an individual to his brand choice”. Moorman et al.(1992:316) define commitment as an “enduring desire to maintain a valued relationship” In this definition valued relationship is referred to belief that relationships of commitment occur when such relationships are regarded as important. Enduring desire to maintain feature of such relationships is referred to the view that committed parties of relationships are willing to pursue relationship.

#### ***2.1.2.2.A theoretical underpinning of commitment: Social Exchange Theory***

When studies on commitment in organizational behaviour context are reviewed, it can be seen that the concept of commitment is based upon such theories as the social exchange theory, the attribution theory, the retrospective rationalization theory and the side-bet theory. However, only social exchange theory is explored in this study as comprehensive as possible due to the fact that marketing literature on commitment primarily derived from this theory.

Commitment originally stems from social exchange theory (Cook and Emerson, 1978) which is considered to emerge in 1920s by Malinowski (1922) and Mauss (1925) who brought anthropology, social psychology and sociology together. (cited in Cropanzano and Mitchell, 2005). Homans (1961), Blau (1964) and Thibaut and Kelley (1959) were those who studied exchange theory as an approach to social behaviour (cited in Meeker, 1971). Homans (1961; cited in Zafirovski, 2005:2) states that human behaviour or social

interaction is an exchange of activity, tangible and intangible. It is an act of exchanging something more valuable to the giver.

Burns (1973) identifies assumptions of “Exchange Theory” in sociology as follows:

- a. Rewards in social behaviour can be either goods or services, tangible or intangible on condition that they satisfy needs or goals of an individual
- b. Aim in social exchange is maximizing rewards while minimizing losses or punishments.
- c. Social interaction requires providing each other with rewards in order to get reward in return.
- d. In another way social interaction can be explained as an exchange of mutually rewarding activities including goods or services received in favor of a return matching such goods or services.

The exchange system consists of social actors, their relationships, endogenous variables as attraction, prestige, esteem, role position, message credibility, magnitude of reward or punishment, relative product and punishment, relative product and money relations and exogenous variables as social norms, ethics and legal restrictions, family needs, budget limitations, other forces affecting the behaviour of social actors in those relationships (Bagozzi, 1974).

Decisions are the acts performed by parties of the relationship. An exchange is a set of decisions and a decision made by one party is helpful if it results in a reward to other party, but nonhelpful if it results in a cost to other party. Total pay-offs to one party in a relationship from an exchange is the total value s/he receives from both his/her own and other party's decisions during the relationship. This concept directs us to the concept of profit meaning reward minus cost; one party of a relationship receives rewards and costs from both other party of the relationship and his/her own (Meeker, 1971).

A party of a social exchange relationship is going to adopt one or more exchange rule and try to make decisions matching this exchange rule or rules. Such a rule or rules can be results of either informal norms such as fairness and justice expressions, felt or perceived obligations or formal norms such as imitation, commitment degree.

According to Burns (1973), exchange relationships are explored in four typologies: mutually benevolent relationships, mutually considerate relationships, mutually exploitative relationships and mutually hostile relationships. In mutually benevolent relationship parties are primarily focused on value of the relationship and committed to maintain the relationship. They both share the same for each other and do not seek for immediate rewards in return. Such relationships have three main characteristics as enduring quality (durable relationships), multiple exchange base (extending exchange relationship types beyond economic types) and degree of non calculability, inability to calculate gains and losses in such relationships. Main focus is on commitment value and purposes of the relationship; benefits do not have common value. In mutually considerate relationships parties are involved in each others' outcomes which are value assigned and they also make their choices on favor of each other. Such relationships require two conditions to occur: social constraint (strong social controls and socialization provide with fair and trust exchange relationships and help relationship parties maintain and improve such relationships) and enduring relationships (parties always seek for enduring relationships even within limited exchange content). In mutually exploitative relationships, parties have self orientations. They evaluate and make their choices from just their own point of view disregarding other party's view and thinking of only their benefits and seeking for them. In mutually hostile relationships, parties are hostile towards each other and they are both aware of this fact. When a party is in an activity to cause harm to the other, negative exchange or social conflict will occur (Burns, 1973:198-203).

Exchange rule is a rule advancing a pay-off to the parties of an exchange relationship. Rationality is an exchange rule providing one party of a relationship with maximum pay-off. It brings about maximum contribution to one party of a relationship while providing other party with helpful decisions so long as s/he wants. Altruism is an exchange rule providing other party with outcomes maximizing their total pay-off. Group gain is the one providing both parties with total pay-offs with maximum value. Competition is the one providing one party with much total pay-off with maximum value while creating other party with less. Status consistency is the one providing one party whose status is higher with much total pay-off and less total pay-off if his/her status is lower. Reciprocity is the one assigning minimum value to the difference between amounts that one party's

decisions have contributed to the other party's pay-off. (Meeker, 1971). Reciprocity provides relationships with trusting and committed parties (Molm et al., 2000).

Reciprocity rules are the best known exchange rules. Gouldner (1960) who points an ambiguity in the definition of reciprocity distinguishes three types of reciprocity:

- a) Reciprocity as a transactional pattern of interdependent exchanges
- b) Reciprocity as a folk belief
- c) Reciprocity as a moral norm

When reciprocity is considered from interdependent exchanges point of view, Blau (1964) and Homans (1961) suggest that a party in a relationship can have at least three manners towards each other:

- Independence (outcomes are wholly based on one party's own efforts)
- Dependence (outcomes are wholly based on other party's efforts)
- Interdependence (outcomes are based on all parties efforts)

Complete independence or dependence does not create a social exchange because social exchange requires that something has to be given in return something else. But interdependence involving mutual and complementary relationships is regarded as the best manner defining social exchange characteristics (Molm, 1994). Table 3 includes the different consequences for partners for different types of transaction in different types of relationship.

*Table 3: Transactions and Relationships in Social Exchanges*

		Types of Transaction	
		Social Exchange	Economic Exchange
Type of Relationship	Social Exchange	Social transaction in a social relationship ( <b>Match</b> )	Economic transaction in a social relationship ( <b>Mismatch</b> )
	Economic Exchange	Social transaction in an economic relationship ( <b>Mismatch</b> )	Economic transactions in an economic relationship ( <b>Match</b> )

Source: Cropanzano and Mitchell, 2005:887.

The way such model of social behaviour is criticised is that reward desire makes social behaviour unmotivated and makes people disregard values of what they are offered and think of just gains and losses. In this sense, goal structure defines the interdependency of rewards or costs. It explains what means one party's values, alternative perceptions, expectations about these alternatives' consequences and perception for the other party of the relationship (Meeker, 1971). A social exchange relationship based on conflicting goal results in gain for one party and loss for the other while cooperative based on results in gain for both of the relationship parties.

In short what reciprocal interdependence means is that both parties of a relationship get benefits indeed. One party's actions depend on the other party's behaviour. Therefore interdependence reduces risk while making relationship parties align themselves with each other.

From reciprocity as a folk belief point of view, it is suggested that reciprocity evolves from cultural values. According to such cultural expectation, people get what they deserve (Gouldner, 1960). Malinowski (1932; cited in Cropanzano and Mitchell, 2005:876) claims that such reciprocal transactions reach equilibrium over time; unhelpful parties will be punished and helpful ones will get help in the future. Here, such approach directs us to the belief called *karma* which suggests that parties do not have to seek for revenge because people doing bad things or behaving unhelpfully will be punished sooner or later.

From reciprocity as norm point of view, it is suggested that people who do not follow relationship requirements are punished as well. What is different between norm and folk belief is that norms include some terms of "ought to" meaning that a norm is a standard describing how one should behave and suggest that people who follow these norms are obliged to behave reciprocally (Cropanzano and Mitchell, 2005:877).

Meeker (1971) identifies the terms in social exchange as follows:

- Persons; the participants in exchange
- Acts; items of behaviour performed by the persons
- Values; the reward or reinforcement a person receives from an act.

Values will be classified as rewards (positive value or positive reinforcement) and costs (negative value or reinforcement). Values can include material objects, physical states of a person, dearness, respect and resemblance etc. Opportunity costs are regarded as a kind of cost. Then value received by one party of a relationship will depend on available costs, value placed on acts, the structure of the values of parties' attained each other (do they want the same thing or different things?), the choices each party makes among available acts. Meeker (1971) separates values from behaviour logically and empirically. Hamblin and Smith (1966) define values as conditioned nonvoluntary emotional responses to stimuli. They suggest that viewing values nonvoluntary does not mean we also have to regard behaviour as nonvoluntary because people may hide the way they feel or favor one value against another.

Blau (1964) identifies social association process "as an exchange of activity, tangible or intangible, and more or less rewarding or costly, between at least two persons". Social exchange occurs not only in marketplace but also everywhere matching this concept (even in friendship, love) (Burns, 1973). Within social exchange theory, interactions are both independent and contingent on the actions of the other party of the relationship. In a social exchange, first of all the comparison level attributed by a person to an exchange should be considered. The comparison level is the point where an outcome seems attractive to a person; the point where a person would be willing to accept the exchange relationship (Chibucos, 2005).

Suggesting that relationships evolve into trusting, loyal and mutual commitments, relationship parties must obey the rules evolving from situations or exchange relations between parties in order to reach such commitments (Emerson, 1976).

Commitment is considered to be a significant variable used for distinguishing social exchange from economic exchange (Morgan and Hunt, 1994:23). The economic model is unable to count social transaction and measure gains and losses within social context. Social exchange model mainly suggests that people and organizations aim to maximize gains while minimizing their losses. Rewards can be either tangible physical object, psychological or social gain. Conversely costs can be either unfavorable object or psychological or social punishments (Bagozzi, 1974).

Commitment to the relationship is quite associated with future interactions meaning the possibility of others' involvement and the outcomes of such interactions. In general, an individual commits himself to a relationship so long as the other person commits himself as well (Burns, 1973). Findings imply that strong exchange oriented people are more likely to give back good things than those who are low exchange oriented. According to Eisenberger et al (1986, cited in Cropanzano and Mitchell, 2005:877) who first studied on perceived organizational support and absenteeism, people with high exchange ideology have stronger relationships than those with low exchange ideology.

In the following section of the study, commitment will be explained in detail from marketing point of view.

#### *2.1.2.3.Types of brand commitment*

In organizational psychology, there may be many definitions of commitment that have the main similarity on the link between commitment and turnover. Within this similarity these definitions suggest that strongly committed employees are the ones who are the least prone to quit. On the other hand, these definitions involve such differences as psychological factors, antecedents and behavioural outcomes other than staying in the organizations of commitment (Allen and Meyer, 1990: 1). Wiener (1982: 421) also suggests that organizational commitment lead individuals to behave in accordance with organizational objectives with a belief that what they are actually doing is the right and moral one.

When studies on commitment are reviewed, it can be seen that commitment is studied on one or more dimensions. In organizational psychology different types of commitment have been identified two of most met are affective and calculative commitment (Bloemer and Schröder, 2003). Affective attachment, perceived costs and obligation are the main themes one of which is reflected in commitment definitions. Among these themes, affective attachment is the most common one regarded as emotional attachment in which individuals identify with, are involved in and like to be a participant of the organization (Allen and Meyer, 1990: 2). On the other hand, some others consider perceived costs as the main precursor of commitment depending on individual's perception of costs in case

of stopping the activity. Such kind of commitment is conceptualized as continuance commitment in which individuals find that the cost of leaving would be greater than the cost of staying and profit perception forces people to stay (Kanter, 1968. 500). Another theme on commitment is the obligation which views commitment as a belief of responsibility towards organization (Allen and Meyer, 1990: 3).

Brown et al. (1995) classify commitment as two constructs as instrumental commitment and normative commitment. Kim and Frazier (1997) suggested three constructs as continuous commitment, behavioural commitment and affective commitment while Gruen et al (2000) classify commitment as continuous, normative and emotional commitment. Young and Denize (1995) study commitment as economic and social commitment. Mathieu and Zajac (1990) and Geyskens et al (1996) suggest two constructs as affective commitment and calculative commitment.

As the most frequent commitment types in organizational psychology, affective commitment is referred to as emotional attachment to an organization while calculative commitment is referred to as costs which are associated with leaving the organizations (Bloemer and Odekerken-Schroder, 2003).

Allen and Smith (1987, cited in Allen and Meyer, 1990) has brought in three concepts for abovementioned commitment types as **affective commitment** for affective attachment based, **continuance commitment** for perceived costs based one and **normative commitment** for obligation based. Allen and Meyer (1990: 3) also add to such conceptualization that strong affective commitment results in remaining when people want to, strong continuance commitment results in remaining when people need to and strong normative commitment results in remaining when people ought to so. They consider affective, continuance and normative commitment as components rather than types which individuals can be involved in all or one or some other constitutions of these psychological aspects.

As the most prevalent one affective commitment (Allen and Meyer, 1990) implies how emotionally attached the customer to the service provider. On the other hand, calculative

commitment implies a desire to stay in a service provider because of economic costs likely to arise in the case of leaving. Lastly, affective commitment is referred to as a feeling of remaining in stable transactions for long term via social ties and intimate relations created between relationship partners (Geyskens et al, 1996). Affective commitment creates trusting relationships which are based on personal involvement and reciprocity (Garbarino and Johnson, 1999). Either brand image or consumer's lifestyle are often regarded as such emotional ties forming affective commitment (Hur et al, 2010). With his study, Mattila (2006) concludes that affective commitment leads to greater loyalty. Customers with high degree of affective commitment do not just present their loyalty as implying that the brand at issue is their first choice; they also provide with positive word of mouth about the brand.

When calculative commitment is concerned, there is a feeling of being locked into the service provider (Bansal et al., 2004). What frequency programs conducted by service providers aim is to lock customers via charging high switching costs (Sharp and Sharp, 1997: 475). Achieving big share of wallet is another point to be considered about such customers. Calculative commitment is the result of an evaluation over gains and losses that seem to occur in case of a termination of a transaction relationship (Geyskens et al, 1996 and Kumar et al, 1994, cited in Hur et al., 2010). The decision on maintaining the relationship is primarily based on to what extent gains of staying in relationship excess the losses likely to occur in case of leaving (McGee and Ford, 1987). Cost perception in this commitment construct is based primarily on financial concerns such as searching costs and switching costs (Anderson and Weitz, 1992 and Geyskens et al, 1996).

Combining the power and effect of calculative and affective commitment on customer is another point to be realized. Service providers should be aware of the mutual effects of affective and calculative commitment on consumer choice. Mattila (2006) claims in her study that frequent-guest programs are not enough to create loyal customers; what is needed is affectively committed customers with emotional bonds. Such measures as share of wallet include behavioural constructs, but it is considered to be clear that real loyalty should definitely include affectively committed customers as well.

Normative commitment is referred to as a sense of obligation (Bansal et al, 2004). In marketing, consumers are considered to feel that it is the right thing to stay within a

service provider (Hur et al, 2010). Normative commitment is actually reflection of socialization which involves norms as regards proper behaviour (i.e. acceptability or non-acceptability of switching behaviour) (Bansal et al, 2004).

## **2.2. Antecedents of Brand Commitment**

Although previous studies are primarily conducted on the commitment of employees in organizational behaviour, the concept of commitment and its antecedents and constructs can also be extended to marketing investigating the relationship between service provider and customer. Accordingly this study aims to investigate brand commitment and its antecedents referring it to as attitudinal loyalty. The relevant literature suggests that commitment is affected by a wide range of factors. In this study it is argued that brand commitment is effected by trust, satisfaction, and service quality, switching costs, bonding, involvement and alternative attractiveness. Two additional factors, brand image and resistance to change which are expressed by interviewees of exploratory interviews are also included in these factors. These antecedents are going to be detailed in the following section of the study. Taking nonresponse bias into account in data collection process, research model is limited to include only five of these antecedents: satisfaction, alternative attractiveness, switching costs, trust, and resistance to change some of which are considered to be the least studied topics the field and research topic requires some others to be included in.

### **2.2.1. Brand trust**

Trust, as a concept studied in different research areas like psychology, sociology, social psychology, communications, management and economics, has also attained a significant place in marketing as of 1980s when relationship marketing emerged. Firms began to investigate interpersonal relationships as well as firms' relationships with each other (Özdemir and Koçak, 2012). However, there seems to be no consensus on an appropriate conceptualization of trust and it has been conceptualized in different ways at different levels (Ganesan and Hess, 1997).

Trust is defined as a willingness to rely on an exchange partner in whom one has confidence. This definition includes two components: belief and behavioural intention (Moorman et al., 1992:315). Trusting beliefs mean consumers' perceptions of particular

features of sellers as the ability, integrity and benevolence when making transactions. Trusting intentions imply that the truster feels secure and is willing to depend or intend to depend on the trustee (Lin and Wang, 2006). This means that if one believes that a partner is trustworthy without being willing to rely on that partner, then trust is limited. Likewise, willingness to rely on a partner without belief to his/her trustworthiness reflects a limited trust (Moorman et al., 1992:315). In line with these approaches, Ballester's (2004) definition also reflects two distinct components: brand reliability (consumer's belief to a brand's ability to accomplish its value promise) and brand intentions (consumer's belief to a brand that it will disregard its own interest and consumer interests will get ahead of business interests).

Accordingly, Lin and Wang (2006) define trust as a set of specific beliefs including integrity (trustee honesty and promise keeping), benevolence (trustee caring and motivation to act in the truster's interest), and competence (the ability of trustee to do what the truster needs) and predictability (trustee's behavioural consistency) of a particular vendor.

Hrebniak (1974) argues that relationships characterized by trust are so valued by the relationship parties that they will have a great desire to commit themselves these relationships. Likewise, McDonald (1981) asserts that when mistrust in a relationship is concerned, commitment to this relationship will decrease and relationship parties will tend to make short term exchanges.

Another definition includes a generalized expectancy held by an individual that the word of another can be relied on (Rotter, 1967:651). When final consumers and brands they choose are concerned, trust is handled as brand trust and defined as consumer's belief to a certain brand's ability to fulfill its function (Chaudhuri ve Holbrook, 2001) .

According to Hiscock (2001), marketing primarily aims to develop an intense bond between the consumer and the brand. The closer this bond, the longer customers will stay in this brand and the more they will recommend it to the people around them. Here, trust is regarded as the key factor providing businesses with such bonds.

As far as the relationship between commitment and trust are concerned, Morgan and Hunt (1994) define three major premises of relationship commitment and trust as:

- 1) Relationship termination costs and relationship benefits
- 2) Shared values
- 3) Communication and opportunistic behaviour (they directly influence trust, through trust, indirectly influence commitment)

As can be inferred from aforementioned discussion, trust is an important element for brand commitment leading to loyalty.

### **2.2.2. Brand satisfaction**

The concept of customer satisfaction has been considered as the main consequence of marketing practices. It possesses a central position in marketing thought and practice (Churchill and Surprenant, 1982).

Satisfaction has been defined in the literature variously, but the most supported conceptualization is that satisfaction is a postchoice evaluative judgement concerning specific purchase selection (Westbrook and Oliver, 1991:84).

In the satisfaction literature, disconfirmation paradigm stating that the feeling of customer satisfaction is a result of a comparison made between perceived performance and certain comparison standard(s) (Eggert and Ulaga, 2002:108) possesses a central position (Churchill and Surprenant, 1982:492). According to this paradigm, consumer is satisfied when s/he perceives product performance equal to what s/he expected (confirming), very satisfied when product's performance exceeds expectations (positively disconfirming) and dissatisfied when product's performance falls short of his/her expectations (negatively disconfirming) (Eggert and Ulaga, 2002:108).

Satisfaction has also been defined from two perspectives as transaction-specific satisfaction and general overall satisfaction (Kuo et al., 2009). From transaction-specific perspective, satisfaction can be defined as the assessment and evaluation that customer makes depending on recent purchase experience (Johnson and Fornell, 1991; Boulding et al. 1993). Overall satisfaction is based on all purchase experiences that disregards any specific purchase experience and customer rates the brand on his/her all experiences (Johnson and Fornell, 1991). In this sense, Lin and Wang (2006) defines satisfaction as a

customer's post-purchase evaluation and affective response or feeling to the overall product or service experience in a mobile commerce environment.

When studying satisfaction, Moliner et al (2007) states two responses as: cognitive nature (the comparison between expectation and performance) and affective nature (association with feeling of pleasure). They emphasize that customer satisfaction is a combination of these two responses. On the one hand, satisfaction stems from a cognitive process comparing perceived performance according to some comparison standards while the feeling of satisfaction reflects an affective state of mind on the other hand (Eggert and Ulaga, 2002: 109).

Consumer satisfaction is considered to be a key factor when such consumer behaviour as repurchase, recommendation and word of mouth is concerned. A dissatisfied customer is more prone to search for alternatives and be exposed to competitors' activities and reflects resistance to his/her current goods or services provider and he/she is in an attempt to reduce his/her dependence on this goods or service provider and is much more willing to redefine his relationship with the provider (Anderson and Srinivasan, 2003).

### **2.2.3. Service quality**

Although scholars and practitioners both use the term "service quality", there is still not an appropriate definition to guide management decisions. Today, service firms have to define how service quality is perceived by consumers and determine the ways service quality is influenced (Grönroos, 1984).

Parasuraman et al. (1988) define service quality as a comparison consumers make between what they feel service firms should offer (according to their expectations) with their perceptions of the performance of service firms. Thus, service quality is defined by Parasuraman et al (1988:17) "as the degree and direction of discrepancy between consumers' perceptions and expectations".

In their study, Parasuraman et al. (1988) distinguish perceived quality from objective quality implying that quality does not mean the same to consumers what it means to

researchers and marketers. Here they assert that conceptual meaning directs us to the difference between mechanistic and humanistic quality: “mechanistic (quality) involves an objective aspect or feature of a thing or event; humanistic (quality) involves the subjective response of people to objects and is therefore a highly relativistic phenomenon that differs between judges” (Holbrook and Corfman, 1985 quoted in Parasuraman et al, 1988:15). According to Turel and Serenko (2006:316) perceived quality is “the evaluation of recent service usage experience and it is derived from the degrees of personalization and reliability of the service.” Jiang and Wang (2006) define perceived service quality as the evaluation consumers make according to the extent it meets certain standards. While making such evaluations consumers take their feelings into consideration as well as their cognition. Grönroos (1984) states that perceived quality of a given service is the outcome of an evaluation process and during such process consumers compare their expectations with the services they perceive they have received. The result of such process is regarded as the perceived quality of the service. Here, it is reasonable to state the difference of the term “expectations” in the way it is used in service quality literature and consumer satisfaction literature (Parasuraman et al., 1988: 17). Satisfaction literature view expectations as consumer predictions which are considered to be likely to happen while service quality literature view expectations as desires or wants of consumers indicating their feeling of what service provider should offer rather than would offer.

Swan and Combs (1976) studied the relationship between expectations, performance, and satisfaction. They made a distinction on product dimensions classifying it into two as: (perceived) instrumental performance regarding physical performance of a product and expressive performance regarding a nonmaterial, psychological dimension of a product. Indicating these dimensions, they make a contribution to how the service is perceived. In clothing, they investigated these two performance dimensions’ effect on consumer satisfaction and dissatisfaction and concluded that they both have a mutual effect on consumer satisfaction. Grönroos (1984:38-39) argues that Swan and Combs’s research results can become of theoretical importance in services as well. From services point of view, instrumental performance means the technical result of a service while expressive performance is related to the buyer-seller interactions. He adds that one of these two performance dimensions means nothing as satisfaction alone; they both have to be included in consumer’s perception of service offering in order to satisfy the consumer.

When service production is considered as a process, then customers will care about not only outcome but also the process itself. It means that consumers will concern themselves about what they get and how they get during such processes. In this sense what the customer gets the service outcome is linked to technical quality while how s/he gets the service outcome is linked to functional quality which is also corresponding to the expressive performance of a service (Grönroos, 1984: 40). However, Szmigin (1993) argues that Grönroos's quality dimensions of technical and functional are not easy to differentiate in service companies. Thus, hard and soft quality types are defined as service quality dimensions for service companies. Therefore she takes hard quality instead of technical quality and soft quality instead of functional quality. She also adds one more quality dimension as "outcome quality" which refers to result of the relationship and a part of overall quality (Szmigin, 1993:9).

Fullerton's (2005) study is based on Brady and Cronin's (2001) study which includes three dimensions as interaction quality which means consumers' interactions with service personnel, outcome quality which means consumers' perceptions about the consistency and reliability of the service provider and environment quality which means consumers' evaluations of the physical environment of the service provided.

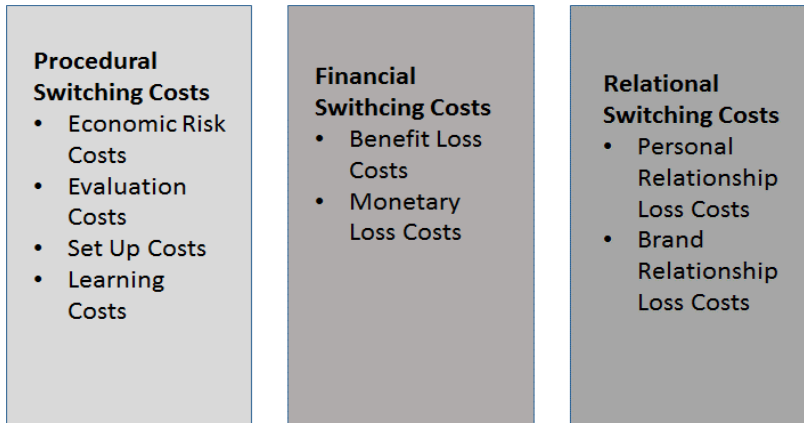
#### **2.2.4. Switching costs**

Switching costs is defined as one time costs the buyers are exposed to in case of switching from supplier's product to another (Porter, 1980). The sacrifices or penalties consumers feel they may face if they switch from their current service provider to another (Reynolds et al., 2007:337) are gradually regarded as means for making customers stay in service providers disregarding their satisfaction level (Reynolds et al, 2007:335). In their study, Bendapundi and Berry (1997) use the term "constrained- based relationship" which refers to such relationships consumers feel they have to stay in because of economic, social or psychological costs they associate with ending the relationship. Consumers stay in such relationships because they perceive switching costs, lack of alternatives and feel dependence on service providers. If the perceived switching costs are high and there seems to be not much alternatives, then consumer will remain in the current service provider with a constraint-based feeling (Bansal et al. 2004: 238). In marketing literature,

switching costs include such costs as time, money and effort. The more consumers perceive such costs, the more they get a feeling of being locked in the current service provider regardless of their willingness to stay in.

As Caruana (2004: 257) argued, there is a consensus on what switching costs are while there seems to be no consensus on its components. In their study, Beatty et al (2012) identify two kinds of switching barriers as sunk costs and procedural switching costs. They associate sunk costs with relationship or past investments. They argue that anyone being exposed to such costs will be more prone to stay in service provider. On the other hand, procedural switching costs make consumers feel that it requires too much effort and brings about too much cost or too much trouble to switch.

As a multidimensional construct, Reynolds et al. (2007: 337) study switching costs in three types: social switching costs, lost benefits costs and procedural costs in almost accordance with Burnham et al. (2003) classification as procedural, relational and financial. Reynolds et al (2007) define social switching costs as the ones they associate with losing relationships they have built with the service provider and its employees in case of a switching behaviour. This type corresponds to relational cost defined by Burnham et al (2003:112) as “personal relationship loss and brand relationship loss costs involving psychological or emotional discomfort due to the loss of identity and the breaking of bonds”. Accordingly financial costs are defined by Burnham et al (2003:112) as “involving the loss of financially quantifiable resources”. They define lost benefits costs as the likelihood of losing special discounts and other unique benefits consumers may face in case of a switching behaviour. They define procedural switching costs as the time, effort and/or hassle the consumer expects to face in case of a switching behaviour as “the type of switching costs involving the expenditure of time and effort”. The Figure 6 illustrates these three types of switching costs as Burnham et al (2003:112) define:



*Figure 3: A Typology of Consumer Perceptions of Switching Costs*

**Source:** Burnham et al., 2003:112.

Klemperer (1987: 375) defines three types of switching costs as transaction costs, learning costs, and artificial or contractual costs. Transaction costs refer to the costs faced when switching between completely identical brands. Learning costs, as nontransferable from one to another, may be faced when switching between brands even if they are completely identical, arising from learning difficulty. On the other hand, artificial or contractual costs “arise entirely at firms’ discretion, and are distinguished by the absence of social costs of brand switching” (Klemperer, 1987: 376).

Depending on the past research, Burnham et al (2003: 112) study antecedents of switching costs as (1) perceptions of product and market characteristics which involves product complexity and provider heterogeneity, (2) investments with the provider which includes breadth of use and extent of modification and (3) domain expertise which involves alternative experience and switching experience. As the product complexity, which refers to perception of the consumer regarding difficulty understanding and use of a product, increases, it is anticipated to result in higher perception of switching costs. On the same basis, as the similarity among service providers within a market decreases, then heterogeneity of service providers is on increase, thus leading to high perception of switching costs (Burnham, 2003:112-113).

As the consumer engages in a certain service provider by employing a great variety of product, features and functions, which is regarded as breadth of use, this will lead to higher perception of switching costs. Adapting products so that it serves the consumer

himself/herself better is defined as modification which brings about more communication with the service provider and interaction with the product itself. Thus, it is expected to lead to higher perception of switching costs (Burnham, 2003:113-114).

Lastly, the consumer is expected to perceive less uncertainty as s/he experiences alternative service providers, thus leading to less perceived costs of switching. In this sense, the more the consumer switches between service providers, the less s/he will perceive switching costs and regard current service provider as unique. As well as aforementioned antecedents, individual characteristics as the consumers' level of time pressure and their level of risk aversion are also regarded as necessary antecedents that influence switching costs perception (Burnham, 2003:115-116).

#### **2.2.5. Alternative attractiveness**

Attractiveness of alternatives refers to the customer's perception about the degree of current alternatives in marketplace fitting their desires (Jones et al., 2000: 262). This perception may result from a number of relationship characteristics such as side-bets, switching costs and real or perceived scarcity of alternatives in the market (Fullerton, 2011:95).

Scarcity of alternatives result in a situation where customers get a feeling of locked in the relationship with their service provider even if they have no relational ties with them (Fullerton, 2005: 102). Customers may perceive such scarcity because of their feeling of perception that all service providers currently operating in marketplace offer the same or their contractual ties to their current service providers making them locked into the service providers and preventing them from searching for alternatives (Fullerton, 2011: 95). Conversely, the more attractive customers perceive the alternatives the less they will feel tripped in their current service providers and more likely to switch (Bansal, 2004: 238).

#### **2.2.6. Bonding**

Gounaris (2005: 129 and 135) argues that the customer bonding is an antecedent to trust. Having two subcategories as structural and social, in this study Gounaris (2005)

concludes that service quality is more effective on trust than bonding. However, social bonds are of more significance than structural bonds in terms of developing trust in relationships. Efficient customer bonding techniques reduce the uncertainties of the outcome of the relationship because it is regarded as a process providing both parties of the relationship with benefits (Cross and Smith, 1996, cited in Gounaris, 2005:129). Structural bonds include economic, technical, time-based, knowledge based reasons (Gounaris, 2005:129). On the other hand, social bonds include feelings of likeness, acceptance, friendship, social interactivity (Gounaris, 2005:130) while it includes attachment, commitment, trustworthiness, conflict, benevolence and equity according to some others (Cater and Zabkar, 2009: 787). Wilson (1995: 339) defines social bonds as buyer and seller's feeling of liking and friendship they share with each other. Perry et al. (2002: 76) define social bonds as time and energy invested by relationship parties in order to develop positive relationships.

Depending on Hennig-Thurau et al's study (2002), Beatty et al (2012) state that relational benefits include three benefit types as social treatment benefits, social benefits and confidence benefits. To Hennig-Thurau et al (2002:234), **confidence benefits** refer to perceptions of reduced anxiety and increased comfort in knowing what to expect from service encounters, having a feeling of security. Such benefits increase relationship efficiency through decreased transaction costs and develop more committed relationships. On the other hand, **social benefits** relate to customers' relationships which they have themselves developed with the employees of the service provider. These benefits relate to those customers receive from the emotional aspect of relationships such as recognition, familiarity and friendships (Gwinner et al., 1998). Social benefits that customers receive from the relationships they have developed with their service providers will increase familiarity and provide them with service-based social friendship enriching their service experience (Bitner, 1995). Lastly, **special treatment benefits** refer to price breaks, faster service and individualized additional services which are provided to certain customers (Hennig-Thurau et al, 2002; Gwinner et al. 1998). Regarded as the most tangible of the benefits customers receive from service providers special treatment benefits may take any form of customization such as personal service and economic aspects such as monetary savings (Dagger et al., 2011: 274). As in social benefits, depending on social exchange theory and reciprocity principle, such benefits also make customers feel to reciprocate

and commit themselves to such relationships and increase emotional and cognitive switching barriers (Dagger et al., 2011: 274).

Beatty et al (2012: 298) state the importance of relationship benefits in marketing literature pointing out its role in maintaining satisfying relationships. Buyers and sellers having such relationships involving strong bonds are more willing to stay in current relationships with greater commitment than those having relationships without such bonds (Wilson, 1995; Bendapudi and Berry, 1997). Likewise, Morgan and Hunt (1994) state that firms will commit them to relationships providing them with high benefits and they will be more willing to establish develop and maintain such relationships. Dagger et al (2011) state that social benefits are also regarded as resulting from reciprocity principle implying that people give back to those who favor them. They imply that social benefits including association, friendship and personal recognition add value to the customer's experience which in turn make them feel stay in current relationship and increase the feeling of commitment to the service provider.

Although it has been revealed by studies that structural and social bonds both have affect on developing successful relationships (Gounaris, 2005:130) it is easier to break social bonds than structural bonds.

### **2.2.7. Involvement**

Implying that there is not a single precise definition of involvement, Zaichkowsky (1985) defines involvement as perceived personal relevance as regards a product, behaviour or situation depending on individual needs, values, relevance or context.

In core, involvement is regarded as product and purchase involvement with product involvement as the antecedent (Hochgraeffe, 2012:22). It may have such antecedents as interest in a product category, reward, perceived satisfaction, product's ability to reflect consumer's personality and perceived risk (Kapferer and Laurent, 1993) while Zaichkowsky (1985:5) points out three variables as characteristics of the person, physical characteristics of the stimulus and the varying situation which precede involvement. She states that different people perceive the same product differently. As a result, they own different levels of involvement for the same product corresponding personal factors.

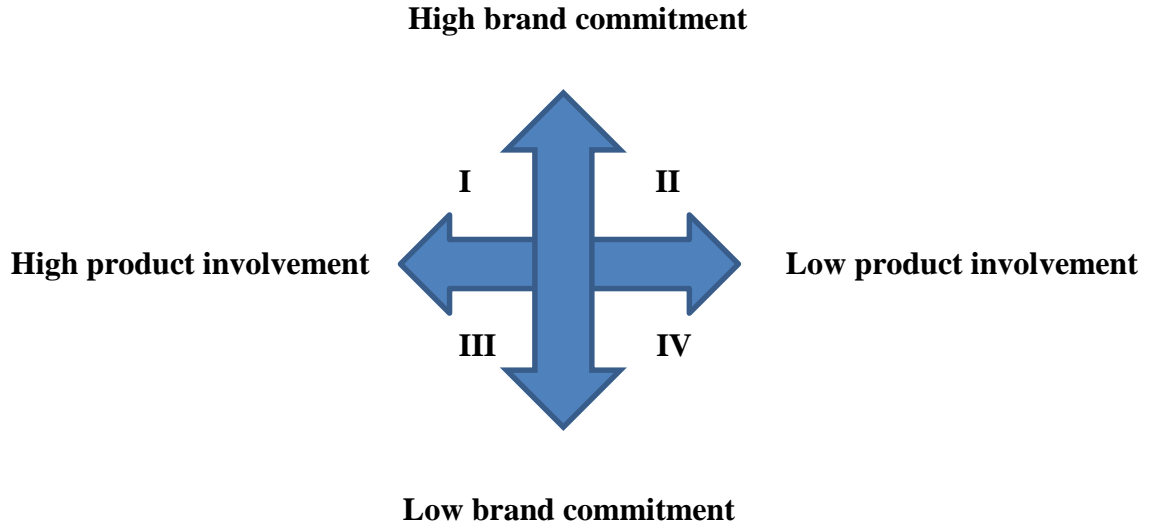
Different types of media result in different consumer response to the message corresponding physical characteristics of the stimulus and individuals' relevance to the messages and physical situations depending on their purchase desire and intention corresponding situational factor.

Mittal and Lee (1989) also indicate five antecedents as importance/interest, pleasure, sign value, risk importance and risk probability as antecedents of involvement. In this regard, product importance/interest is related to the extent to which product and its perceived meaning meet consumer needs. Pleasure is related to the extent to which product creates pleasure implying its affective effect. Sign value shows whether the product at issue reflects consumer's self-concept. Risk importance covers the negative consequences of a choice of a weak product while risk probability means probability of consumers' making wrong choices.

Claiming that involvement should not be considered nor measured as a unidimensional construct, Kapferer and Laurent (1993) also state five antecedents of involvement as:

1. The personal interest a person has in a product category, its personal meaning or importance.
2. The hedonic value of the product, its ability to provide pleasure and enjoyment.
3. The sign value of the product, the degree to which it expresses the person's self.
4. The perceived importance of the potential negative consequences associated with a poor choice of the product (risk importance).
5. The perceived probability of making such a poor choice (risk probability).

Traylor (1981) handled the conceptual conflict between commitment and involvement and commitment and loyalty. To Traylor involvement is individuals' matching their life, identity with certain product classes and it reflects the degree to which buying a product is important to the purchaser. From this point of view potential segments are illustrated in Figure 3:



*Figure 4: Potential Market Segments*

Source: Traylor, 1981:55.

Companies targeting customers in Quadrant-I should emphasize communication strategy designed to reinforce brand efficacy while those targeting customers in Quadrant-II should direct their efforts on reinforcing brand image by repeating messages. For customers in Quadrant-III companies should focus on price promotion tactics such as price cuts, cents-off deals, etc. as well as point of purchase incentives and strong selling. Companies targeting customers in Quadrant-IV should place their efforts on advertising with high information (Traylor, 1981: 55).

Suggesting abovementioned statements, Petty and Cacioppo (1983) also imply that independent variables may have different effects, depending on the level of personal relevance of a message resembling the persuasion process a continuum which integrates peripheral and central routes to persuasion.

### 2.2.8. Resistance to change

Regarded as a personality variable which leads to commitment (Beatty et al, 2012), resistance to change is primarily studied in organizational behaviour literature. It is usually attributed to employees who are viewed as refusing to do what their supervisors instruct. This is often expressed as employee resistance (Smollan, 2011). In this sense,

Foote (2001:36) sees resistance to change as “the nastiest and most debilitating workplace cancers”.

Smollan (2011a:12) defines resistance as “a form of refusal to do what is required or as evidence of a half-hearted effort”. He states that resistance is contrary to organizational interests while it prevents people from making wrong, costly and risky decisions. Smollan (2006) views the resistance on cognitive, affective and behavioural level. Smollan (2011b) then, adds another level as intentional response to these three levels implying conscious/unconscious/deliberate and not deliberate, rational/irrational, active/passive, overt/covert, visible/invisible resistance types. However, Mumby (2005) states that resistance to change is most frequently seen in behavioural response. In this sense, individual personality should have been investigated at first. This view results in six sources of individual resistance as: **reluctance to lose control** that individuals may resist to changes which are imposed to them rather than initiated by themselves. **Cognitive rigidity** meaning individuals’ trait of dogmatism including his/her rigidity, closed-mindedness, thus willingness and ability level to change. **Lack of psychological resilience** meaning that resilient individuals are more willing to take part in changes and have more ability to deal with changes while less resilient people are less willing and able to deal with such changes. **Intolerance to the adjustment period** involved in change that some individuals think that changes require new tasks, more work, new learning and adjustment therefore they are not so much willing to make changes. **Preferences for low levels of stimulation** that innovative individuals reflect a greater need for novel stimuli while some other prefer staying in well defined and familiar environment. Lastly **reluctance to give up old habits** meaning that some individuals are not so willing to give up old habits and adapt themselves to new situations and expose to stress (Oreg, 2003:680-681). Regarding these sources of resistance obtained from literature, Oreg (2003:690) established a scale for measurement of individual differences in resistance to change and developed a four facet structure including routine seeking, emotional reaction to imposed change, short term focus and cognitive rigidity.

Trabal (2008) states cultural characteristics that predetermine individual choices, and thus reveal the link between individual choices and their social background. Foote (2001:36) states that it is critical to identify who is losing what when it comes to change keep up

with overreactions and give back what is actually lost. Murray (2007:24) identifies three significant points in dealing with resistance to change: concentration, repetition, and embodiment. Especially repetition needs to be stated in terms of its consequence of creating habitual behaviour. As Murray (2007) states, transformation can be regarded as completed only when desired behavioural changes get habitual status in people's behaviour.

Regarding these main topics studied in resistance to change in organizations, from marketing point of view, consumers' resistance behaviour to changes may also be seen. Because of their feeling of being locked into relationships or inability to leave, consumers may keep current relationships rather than making changes (Beatty et al, 2012: 301-302). Consumers' such resistance behaviour towards trying new products is regarded as an obstacle by companies wanting to introduce new products and consumer demographics or personality traits like creativity are all regarded as situational antecedents preventing customers from trying new products (Oreg, 2003:691). From companies view, such consumers resisting to changes in products they use have to be made believe that evolution is inevitable and they cannot stand by such evolutions insisting on exhibiting change-resistant profiles.

### **2.2.9. Brand image**

Branding is defined as a process of adding value to the product by packaging, naming, promoting and positioning it (Creating and Managing Brand Image, 2009:37). Branding refers to much more beyond naming a product and such view directs us to the concept of brand image which dates back to 1950s as being first introduced into the marketing literature by Gardner and Levy (1955).

Even if the concept has such a long history, there is still not a consensus on its definition (Keller, 1993:3) because of the lack of a firm base for the concept to be built on (Bian and Moutinho, 2011:193). Keller (1993:3-5) defines brand image as perceptions about a brand as reflected by the brand associations including product-related or non-product related attributes; functional, experiential, or symbolic benefits, and overall brand attitudes held in consumer memory. As regards to these brand associations, Koubaa (2008) implies

that consumers tend to reflect multidimensional brand associations when well-known brands are concerned in accordance with the thought that the more the brand are familiar the more developed memory the consumers have.

Some use brand image and brand identity interchangeably (Bian and Moutinho, 2011:193) although they are different concepts (Marguiles, 1977; Aaker, 1996). Marguiles (1977:66) distinguishes identity from image as “identity means the sum of all the ways a company chooses to identify itself to all its publics—the community, customers, employees, the press, present and potential stockholders, security analysts, and investment bankers. Image, on the other hand, is the perception of the company by these publics.” Aaker (1996:68-71) makes a distinction between these two concepts as defining brand identity as “a unique set of brand associations that the brand strategist aspires to create or maintain” and brand image as “how a brand is perceived by consumers.” On corporate level, Balmer states that corporate identity is a necessity and it addresses the questions “what are we?” and “who are we?” covering such issues as business scope and culture among others while corporate brand is a contingent concept that relies on other factors like organization’s strategy (Balmer and Gray, 2003:979-980)

Grönroos (1984), who takes image as a quality dimension stresses image at corporate level. He defines it as the result of how the consumers perceive the firm in accordance with brand image definitions. To him, corporate image is mainly built on quality with two sub dimensions as technical quality and functional quality. He also takes other factors like tradition, ideology and word of mouth, traditional marketing activities like advertising, pricing and public relations into consideration as well but not so much as quality.

Plummer (1985:29; 2000:81) identifies three primary components of brand image as: “brand’s physical elements or attributes, functional characteristics or the benefits or consequences of using a brand, and the way the brand is characterized, or its personality.” Brand personality describes perceptual reality from consumer’s perception reflecting what consumers actually feel rather than what they are asked to feel about the brand (Plummer, 2000:81). It serves as a symbolic constituent helping consumers expressing their differences/similarities from/to others (Keller, 1993). Brand personality has two faces: input, explaining what consumers are wanted to think and feel, also called as brand

personality statement and out-take, explaining what consumers actually think and feel and also called as brand personality profiles expressing consumer perceptions of the brand (Plummer, 2000:80).

When brand image is regarded as product knowledge a consumer has concerning a brand to help him/her identify the product, it is clear that consumers with various levels of product knowledge reflect different levels of product perception as well (Bian and Moutinho, 2011:196). Thus, it is anticipated that the higher product knowledge level the consumers have the better decisions they make. By reducing decision-making time and making it easier to evaluate other products, branding makes it simpler for people to buy a product likely to be purchased. In this sense, the brand provides the customer with the information of a certain product's quality, price, expected performance and status (Creating and Managing Brand Image, 2009:38-42).

As another construct mentioned with brand image, corporate reputation has a greater influence on consumer perception as far as higher levels of services are concerned (Cretu and Brodie, 2007: 232). Cretu and Brodie (2007) also revealed that corporate reputation positively effects consumer loyalty while brand image does not. This finding corresponds to Greyser's (1999) study which identifies corporate reputation influence on customer loyalty to the company as well as its influence on differentiating customers' perceptions of the product (just like brand image's effect) and company's financial value.

### 3. Methodology

In previous chapter, related literature and conceptual framework have been presented in order to provide with a well-constructed background for the study.

In this chapter, research design and research model will be presented. Research design will be illustrated with a figure and qualitative and quantitative phases of the research will be explored. Following this, research hypotheses will be presented with a research model. Before that a brief summary of GSM industry in Turkey on which the current study is being conducted will be presented in order to provide an overview of the market.

#### 3.1.GSM Industry in Turkey

Turkey welcomed first generation mobile telecommunications technology in 1986 and second generation in 1994. First generation mobile telecommunications technology, known as car phone was not widely used while GSM (Global System for Mobile Communications) has been widely used since its release<sup>2</sup>.

Today there are three GSM service providers operating in Turkish GSM industry: Avea, Turkcell and Vodafone. Turkcell currently holds more than half of the market share According to the 4th Quarter data of 2012, Turkcell has been holding 53% of total market share of GSM industry<sup>3</sup>. Following Table 4 illustrates annual net sales revenue of these operators by years<sup>4</sup>.

Table 4: Annual Net Sales Revenue of GSM Service Providers in Turkey

Net Sales	2008	2009	2010	2011	2012*
Turkcell	7.875.874.606	8.025.025.237	7.991.150.227	8.332.040.983	8.828.290.710
Vodafone	2.778.218.000	2.584.989.000	3.005.198.407	3.741.607.933	4.380.371.258
Avea	1.973.025.289	2.406.805.292	2.497.421.759	2.906.743.653	3.354.467.547

Source: Turkish Electronic Communications Sector, Report of Fourth Quarter Market Data, 2012.

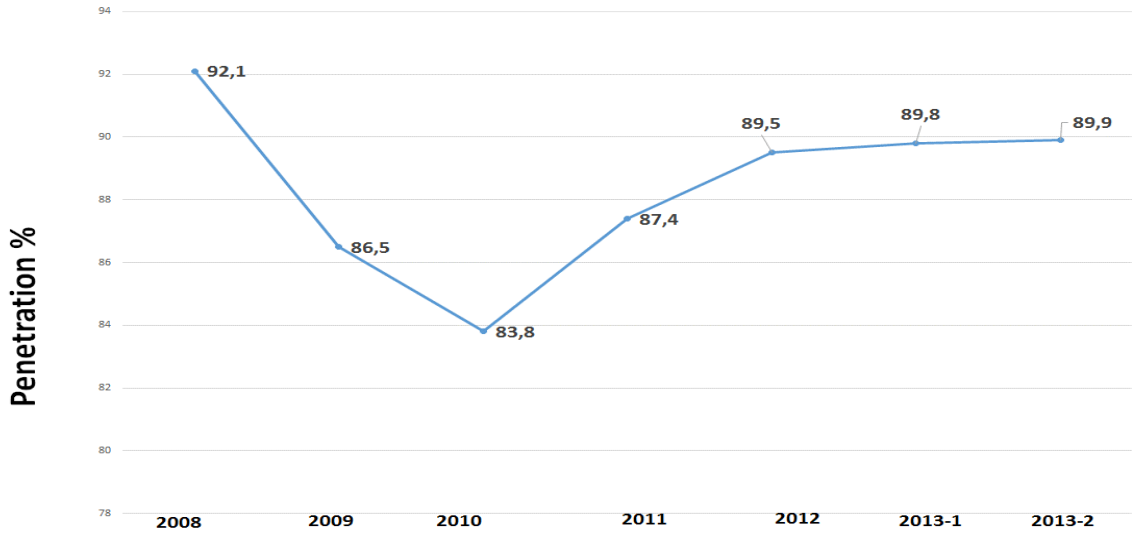
\*According to the latest 2013, 2<sup>nd</sup> Quarter report annual sales revenue for only 2012 is available.

<sup>2</sup> [http://www.emo.org.tr/ekler/3f8e3f11348d68d\\_ek.pdf?dergi=457](http://www.emo.org.tr/ekler/3f8e3f11348d68d_ek.pdf?dergi=457) D.A.: 01.02.2013

<sup>3</sup> <http://www.turkcell.com.tr/site/tr/turkcellhakkinda/yatirimciiiiskileri/Sayfalar/turkiyegsm pazari.aspx> D.A.: 01.02.2013

<sup>4</sup> [http://tk.gov.tr/kutuphane\\_ve\\_veribankasi/pazar\\_verileri/ucaylik13\\_2.pdf](http://tk.gov.tr/kutuphane_ve_veribankasi/pazar_verileri/ucaylik13_2.pdf) D.A.: 01.10.2013

Following industrial data is obtained from Turkish Electronic Telecommunications Sector annual report of 2013 second quarter<sup>5</sup> which is produced by Information and Communications Technologies Authority (ICTA)<sup>6</sup>. As of June, 2013 there are 68.025.878 mobile subscribers in Turkey which equals to a penetration rate<sup>7</sup> of 89,9% (Assuming that mobile devices are widely used by those older than 9 years old, mobile penetration rates excluding the population between 0-9 years old. It is recognized that penetration rate goes up to 107,5% when excluding this part of total population<sup>8</sup> indeed). Since July, 2009 3G service has been available in Turkey and as of July, 2013 there are 45.341.769 million 3G subscribers in Turkey 91 % of whom are individuals and 9 % are corporations. Following figure illustrates mobile penetration by years according to the latest data of ICTA<sup>9</sup>.



*Figure 5: Penetration Rate According to the Population*

**Source:** www. btk.gov.tr (please check the footnote 9 for complete link)

<sup>5</sup> [http://tk.gov.tr/kutuphane\\_ve\\_veribankasi/pazar\\_verileri/ucaylik13\\_2.pdf](http://tk.gov.tr/kutuphane_ve_veribankasi/pazar_verileri/ucaylik13_2.pdf) D.A.: 01.10.2013

<sup>6</sup> ICTA is an establishment whose duties such as creation and maintaining the competition in the sector, protecting the rights of subscribers, users, consumers and end users, carrying out dispute resolution procedures between operators are described in Electronic Communications Law. For details please look at the site: [http://eng.btk.gov.tr/kurum\\_hakkinda/kurulus/index.php](http://eng.btk.gov.tr/kurum_hakkinda/kurulus/index.php) D.A.: 01.10.2013

<sup>7</sup> Penetration rate is the rate measured by dividing total subscribers to the total population of a country. According to latest TUIK (Turkish Statistical Institute) data of 31st December, 2012 Turkey's population is 75.627.384. <http://www.tuik.gov.tr/UstMenu.do?metod=temelist> D.A.: 01.10.2013

<sup>8</sup> [http://eng.btk.gov.tr/kutuphane\\_ve\\_veribankasi/pazar\\_verileri/2013\\_Q2\\_ECM\\_MarketData.pdf](http://eng.btk.gov.tr/kutuphane_ve_veribankasi/pazar_verileri/2013_Q2_ECM_MarketData.pdf) D.A.: 01.10.2013

<sup>9</sup> [http://eng.btk.gov.tr/kutuphane\\_ve\\_veribankasi/pazar\\_verileri/2013\\_Q2\\_ECM\\_MarketData.pdf](http://eng.btk.gov.tr/kutuphane_ve_veribankasi/pazar_verileri/2013_Q2_ECM_MarketData.pdf) D.A.: 01.10.2013

When compared with the European countries, after France with 106% penetration rate, Turkey is the sixteenth country with approximately 90% of penetration rate while Finland (180%), Denmark (163%), Portugal (163%), Austria (163%) and Sweden (156%) are the countries with the highest penetration rate by second quarter of 2013<sup>10</sup>.

As of 1<sup>st</sup> April 2010, two types of subscription were brought together and pre-paid line form based on subscriber's meter turned into a new form based on pre payment by Turkish Liras<sup>11</sup>. By fourth quarter of 2012, 61,6% of total mobile subscribers were of pre-paid and 38,4% of them were post-paid while pre-paid percentage has gone down to 60,2% and post-paid percentage has gone up to 39,8% by second quarter of 2013. Figure 6 illustrates postpaid and prepaid line division by companies operating in Turkey by second quarter of 2013<sup>12</sup>.

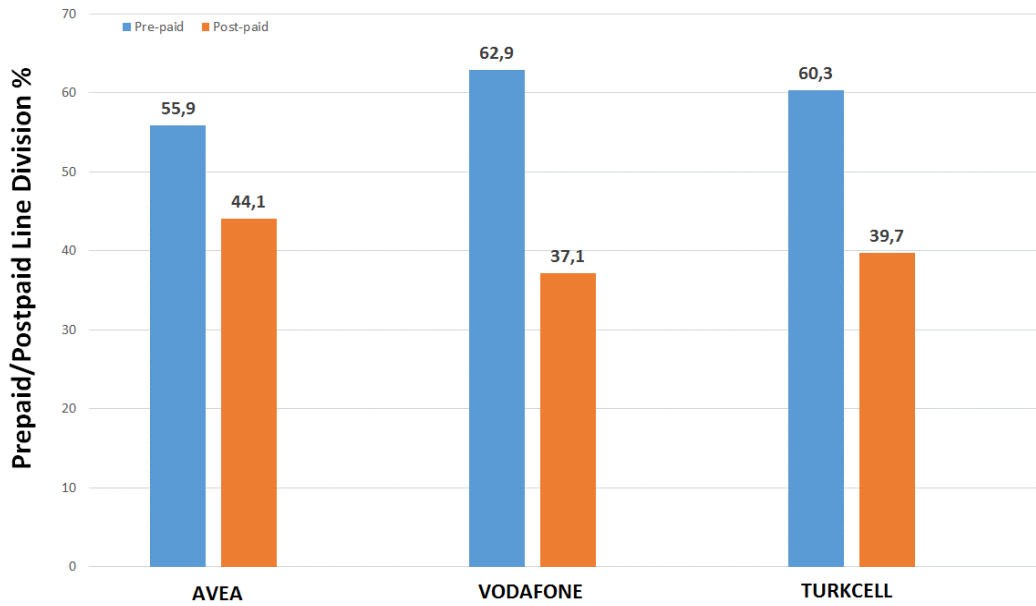


Figure 6: Pre-Paid and Post-Paid Mobile Subscriptions, %

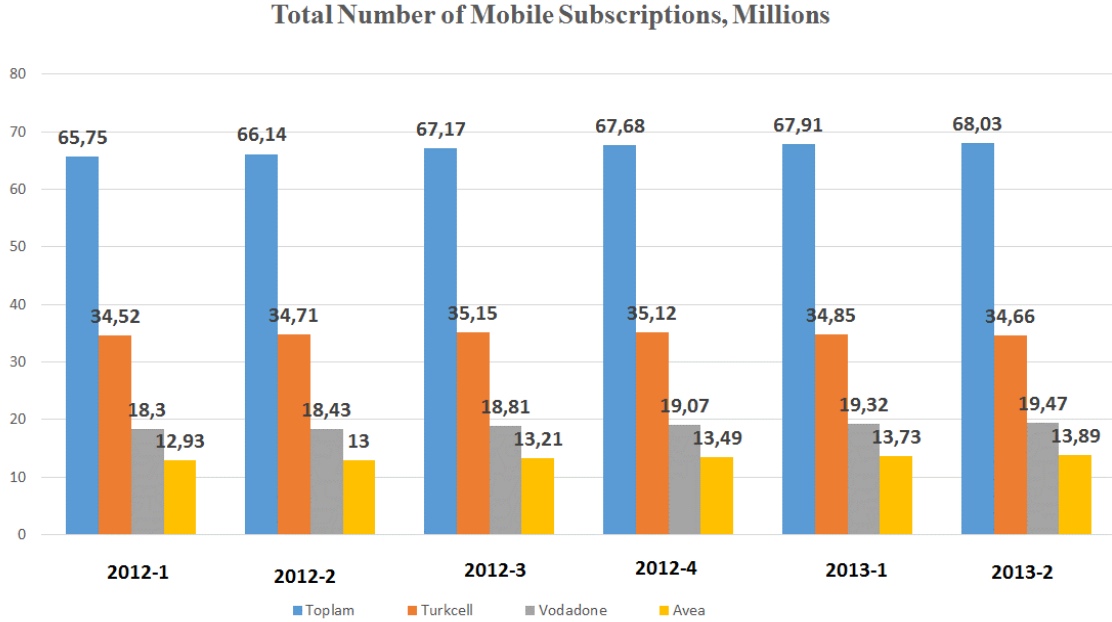
Source: www. btk.gov.tr (please check the footnote 12 for complete link)

<sup>10</sup> [http://eng.btk.gov.tr/kutuphane\\_ve\\_veribankasi/pazar\\_verileri/2013\\_Q2\\_ECM\\_MarketData.pdf](http://eng.btk.gov.tr/kutuphane_ve_veribankasi/pazar_verileri/2013_Q2_ECM_MarketData.pdf) D.A.: 01.10.2013

<sup>11</sup> <http://teknoloji.milliyet.com.tr/cepte-1-nisan-karmasasi-/mobildunya/haberdetay/29.03.2010/1217705/default.htm> D.A.: 24.11.2013

<sup>12</sup> [http://eng.btk.gov.tr/kutuphane\\_ve\\_veribankasi/pazar\\_verileri/2013\\_Q2\\_ECM\\_MarketData.pdf](http://eng.btk.gov.tr/kutuphane_ve_veribankasi/pazar_verileri/2013_Q2_ECM_MarketData.pdf) D.A.: 01.10.2013

As of second quarter of 2013, according to the number of subscribers, Turkcell holds 50,96 % of total market share while Vodafone holds 28,62% and Avea holds 20,42 %. Market share according to the revenue and traffic volume is also the same. Figure 7 illustrates the mobile subscription division by service providers<sup>13</sup>.



*Figure 7: Total Number of Mobile Subscriptions*

**Source:** www. btk.gov.tr (please check the footnote 13 for complete link)

In November 2008 Mobile Number Portability started in Turkey. Since then many subscribers appreciated this advantage of switching between GSM service providers without changing their phone number. Figure 8 illustrates mobile number portability by millions since 2008<sup>14</sup>.

<sup>13</sup> [http://eng.btk.gov.tr/kutuphane\\_ve\\_veribankasi/pazar\\_verileri/2013\\_Q2\\_ECM\\_MarketData.pdf](http://eng.btk.gov.tr/kutuphane_ve_veribankasi/pazar_verileri/2013_Q2_ECM_MarketData.pdf) D. A.: 01.10.2013

<sup>14</sup> [http://eng.btk.gov.tr/kutuphane\\_ve\\_veribankasi/pazar\\_verileri/2013\\_Q2\\_ECM\\_MarketData.pdf](http://eng.btk.gov.tr/kutuphane_ve_veribankasi/pazar_verileri/2013_Q2_ECM_MarketData.pdf) D. A.: 01.10.2013

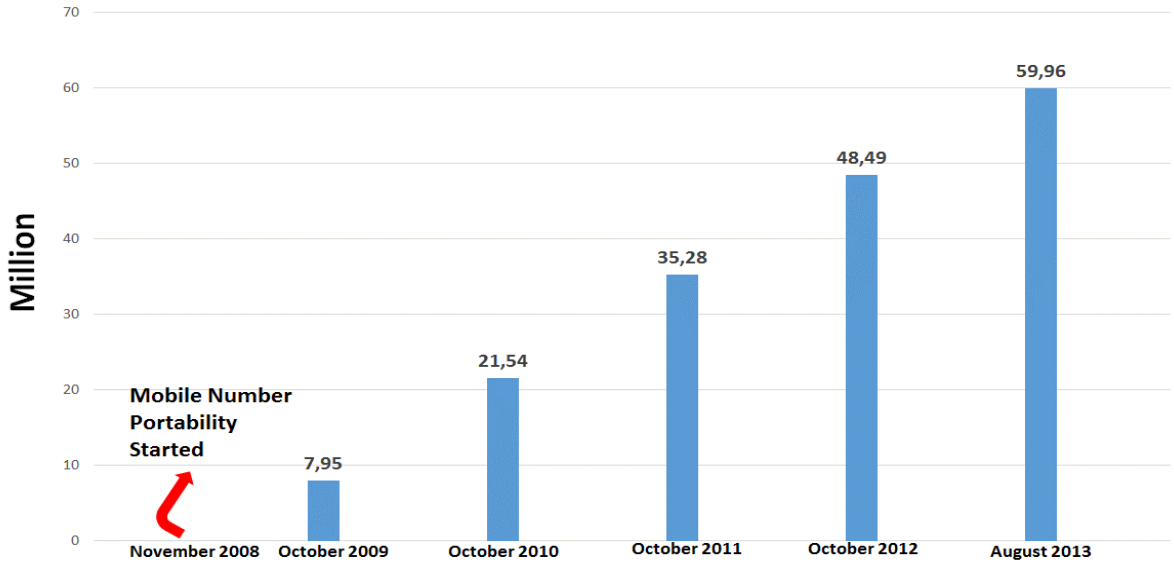


Figure 8: Mobile Number Portability, Million

Source: www. btk.gov.tr (please check the footnote 14 for complete link)

In the Figure 9, gain and loss number of GSM companies are illustrated. After availability of mobile number portability, Avea has gained nearly 202,000 subscribers, Vodafone has gained nearly 101,000 while Turkcell has lost nearly 303,000 subscribers by second quarter of 2013<sup>15</sup>. As can be seen on the figure, Turkcell has an ongoing trend on losing subscribers while others are gaining permanently.

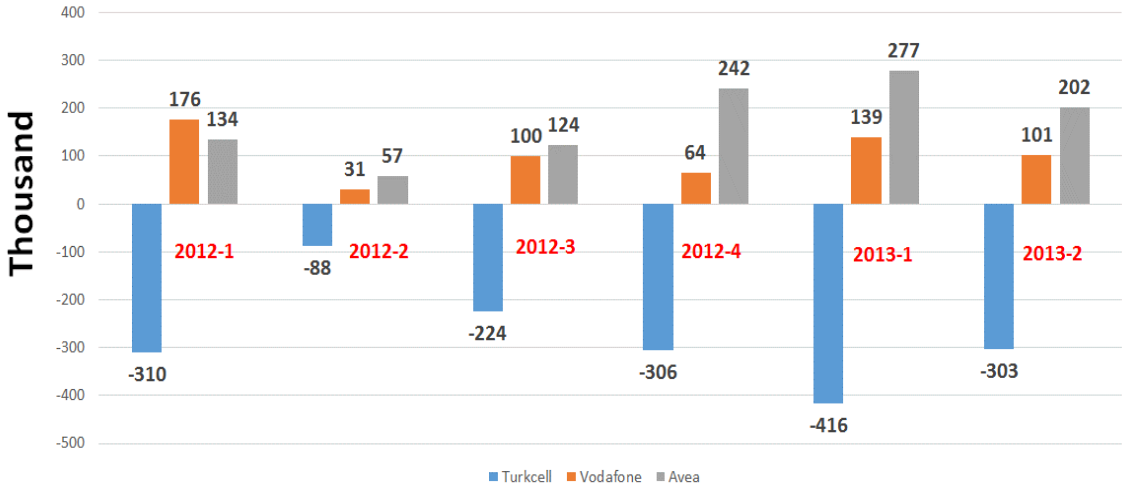


Figure 9: Net Gaining Subscriber Numbers, Thousand

Source: www. btk.gov.tr (please check the footnote 15 for complete link)

<sup>15</sup> [http://eng.btk.gov.tr/kutuphane\\_ve\\_veribankasi/pazar\\_verileri/2013\\_Q2\\_ECM\\_MarketData.pdf](http://eng.btk.gov.tr/kutuphane_ve_veribankasi/pazar_verileri/2013_Q2_ECM_MarketData.pdf) D.A.: 01.10.2013

Figure 10 illustrates subscriber churn rate of GSM companies from April,2012 June, 2013. Subscriber loss rate is an indicator that is widely used in GSM industry where severe competition occurs in terms of different tariffs, service diversity and service quality. As shown in the figure, Avea is the service provider who faces highest subscriber loss rate by months from April, 2012 to June, 2013<sup>16</sup>. However, it should be regarded that this is a rate calculated by number of loss to total subscribers and that is why Avea seems to be losing the most subscribers because of holding the least number of subscribers in Turkey.

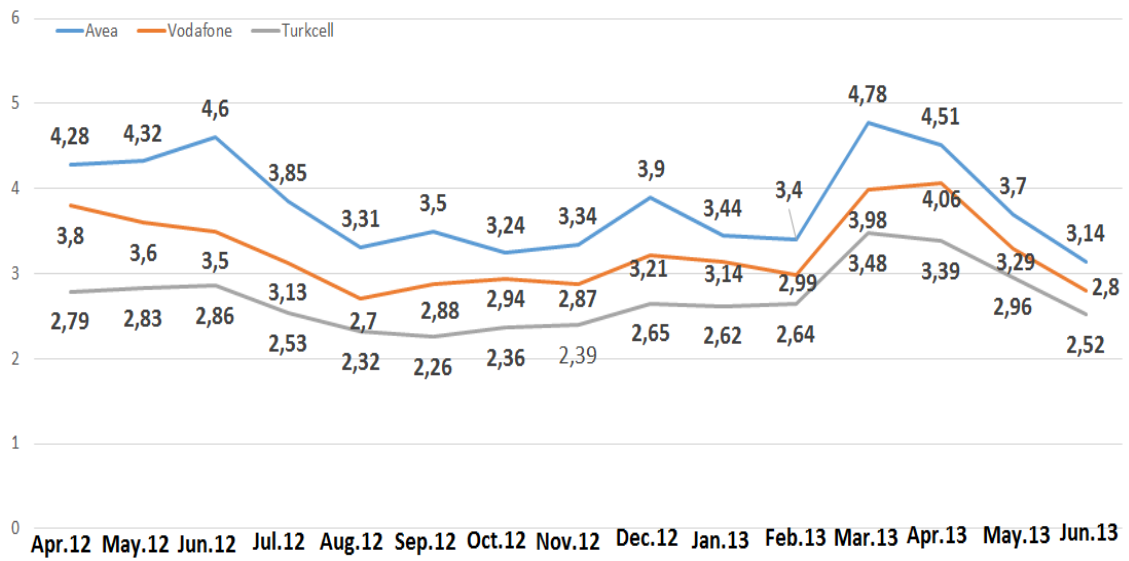


Figure 10: Churn Rates of Mobile Operators, %

Source: www. btk.gov.tr (please check the footnote 16 for complete link)

As can be inferred above review, GSM service providers operating in Turkey face high threat of subscriber switching behavior. Industrial data indicate that subscriber churn rates are quite high and this makes it harder than ever to keep subscribers staying in a service provider. Why do subscribers switch from one GSM service provider to another? What are the main factors to be considered as affecting consumer loyalty? To what extent they develop positive attitude towards the brand? To what extent do they convert their attitude into behavior? This study aims to find answers to these questions.

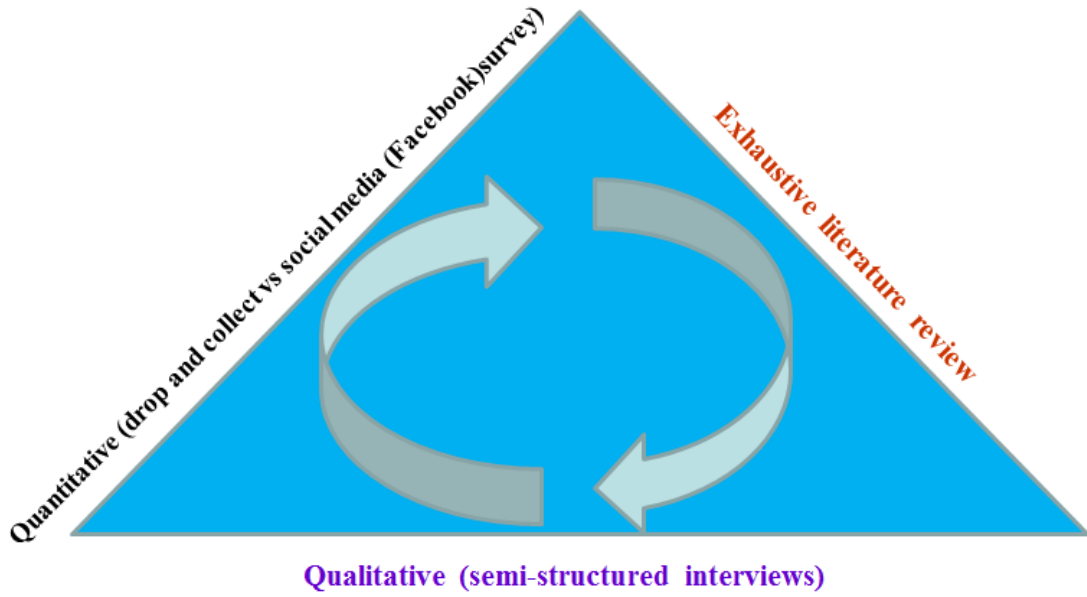
<sup>16</sup> [http://eng.btk.gov.tr/kutuphane\\_ve\\_veribankasi/pazar\\_verileri/2013\\_Q2\\_ECM\\_MarketData.pdf](http://eng.btk.gov.tr/kutuphane_ve_veribankasi/pazar_verileri/2013_Q2_ECM_MarketData.pdf) D.A.: 01.10.2013

### 3.2. Research Design

Choosing any single data collection strategy leads to the fact of facing weaknesses as well as utilizing only the strengths of chosen strategy. As such, using more than one data collection approach provides researchers with combining strengths and correcting the deficiencies of these approaches. It is indicated that combining qualitative and quantitative techniques within a research design is quite beneficial when you either develop or extend a theory and test its applications. In this sense, triangulation which is a method of inquiry including multiple data collection strategies (Patton, 1987:60) and called as a marriage of qualitative and quantitative techniques (Erdogan, 1999) is chosen as a method of inquiry. According to Denzin (1978; cited in Patton, 1987:60), there are four basic types of triangulation:

- Data triangulation (the use of a variety of data sources in a study)
- Investigator triangulation (the use of several different evaluators or social scientists)
- Theory triangulation (the use of multiple perspectives to interpret a single set of data)
- Methodological triangulation (the use of multiple methods to study a single problem or program, such as interviews, observations, questionnaires, and documents).

The method of inquiry-namely methodological triangulation- followed in this study is illustrated in the Figure 11:



*Figure 11: Research Design*

Method used in this research includes three phases. First relevant literature has been reviewed and a conceptual model has been suggested. In the second phase, ten semi-structured face-to-face interviews were conducted to explore whether the developed model has relevance in the eyes of consumers. Baker (1991) states that qualitative research helps clarify the issues to be addressed, the parameters to be defined and measures and likely relationship between them that is what makes it a prerequisite to most quantitative research.

Depth interviews that have replaced focus groups in qualitative research because of its effect on eliminating group pressure, making the participant feel that s/he is the focus, and thus making them give more accurate and new responses (Sokolow, 1985: 26), involves asking open-ended questions, listening to and recording the participant's answers and continues with relevant questions asked on topic. It simply seems to be requiring no more than knowing how to talk and listen. But overall, it should be realized that interviewing is an art and science requiring skill, sensitivity, concentration, interpersonal understanding, insight, mental acuity, and discipline (Patton, 1987: 108).

Aiming primarily obtaining valid and reliable information rather than making therapy or motivating people (Gorden, 1956: 158), there are three basic approaches including

different types of preparation, conceptualization and instrumentation for collecting qualitative data making in-depth, open-ended interviews:

- 1) The informal conversational interview (such advantages as interviewer's highly responsiveness to individual differences and situational changes and disadvantages as requirement for great amount of time and dependec upon conversational skills and inability to bring data together because of including different questions and different responses).
- 2) The general interview guide approach (including a list of questions or issues to be dealt with serving as a guide for the interviewer; disadvantage as making interviewer too focused and resulting in his/her personal views on topic).
- 3) The standardized open-ended interview (including a certain list of questions to be asked to all interviewees, thus east to combine the responses and analyzing, avoiding interviewer's personal views, not flexible thus making interviewer talk around only the questions prepared before) (Patton, 1987: 110-114).

Regarding these basic points of each interview types and the fact that interviewer in the depth interview should be permissive, reflective but non-directive depending on the principle of minimal activity (Gorden, 1956: 158) and that the interviewer should vary his/her techniques and tactics in order to obtain deeper information (Gorden, 1956: 159), general interview guide approach, i.e. semi-constructed interview type was chosen as a type of interview.

On the other hand, sample size has also seemed to be as another concern to be handled in exploratory interview phase of the current study. Because of such reasons as;

- samples in qualitative researches must be both large enough to cover all perceptions regarded as important and small enough to obviate repetitive data, linking the concept of saturation meaning that collecting more data on a certain issue does not make any sense than repeating the former ones
- one occurrence itself makes enough sense in understanding the topic at issue
- qualitative research is labor intensive, therefore large samples in these researches require much more time and regarded as impractical (Mason, 2010) sample size

used in qualitative research methods is often smaller than that used in quantitative research methods.

Dworkin (2012: 1319) states that there is not a certain number attained as the minimum number of sample for qualitative research. However, he also adds that it is widely suggested in large number of articles, book chapters, and books that from 5 to 50 participants are adequate enough in such researches. On the other hand Morse (2000) states that such factors as the quality of data, useful information obtained from participants, the essence of the topic studied on, research design preferred all affect the saturation point on number of participants. As far as adequate number of participants is concerned, it seems to be feasible to overestimate sample size rather than underestimating. Regarding these and relevant literature which used the same methods, a sample size of ten participants were chosen to make interviews.

Last phase of the study is to test the model with quantitative data obtained from the survey whose items were developed from both relevant literature and exploratory interviews. The conceptual model was subjected to calibration and validation by applying exploratory and confirmatory analyses.

### **3.3.Research Model**

After reviewing the relevant literature, a conceptual model has been developed (Figure 12). The conceptual model first included service quality, trust, satisfaction, switching costs, alternative attractiveness, bonding, involvement, three components of commitment-affective, calculative and normative- and behavioural loyalty.

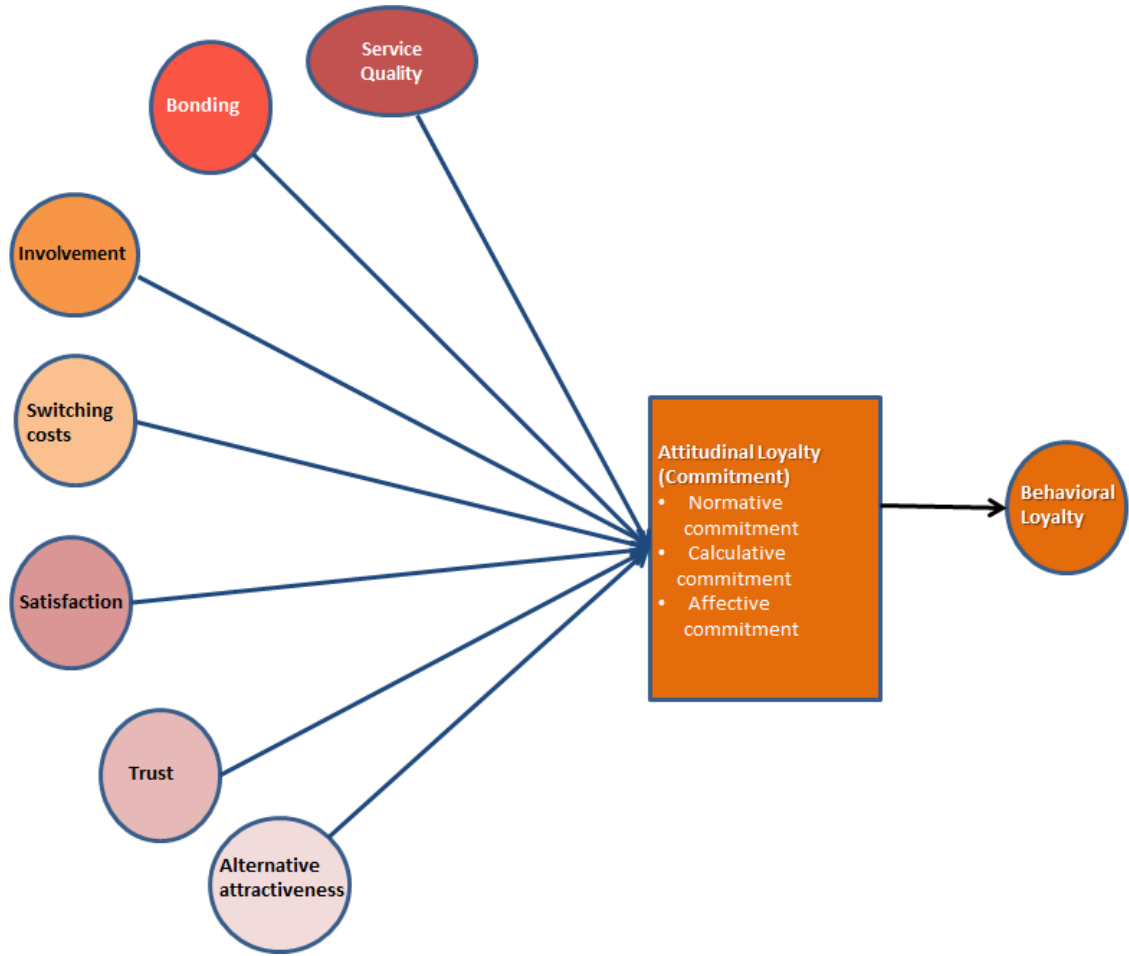


Figure 12: Suggested Conceptual Model

In the first phase of data collection, interview results indicated that the model has validity, but two additional factors were included: brand image and resistance to change. Corresponding the suggested conceptual model, participants stated their bonds to the GSM service providers as trust and satisfaction level, perceived service quality, alternative scarcity, perceived switching costs, their bonds, their resistance to change and brand image of the service provider.

Therefore suggested conceptual model was revised after adding these two constructs to the model (Figure 13). However, some of the independent variables had to be excluded regarding nonresponse bias when collecting quantitative data via questionnaire. Brand image was also excluded from the model as well as service quality, involvement and bonding. Service quality is supposed to be the most studied concept in loyalty literature

while bonding, involvement and brand image are planned to be studied separately in further studies.

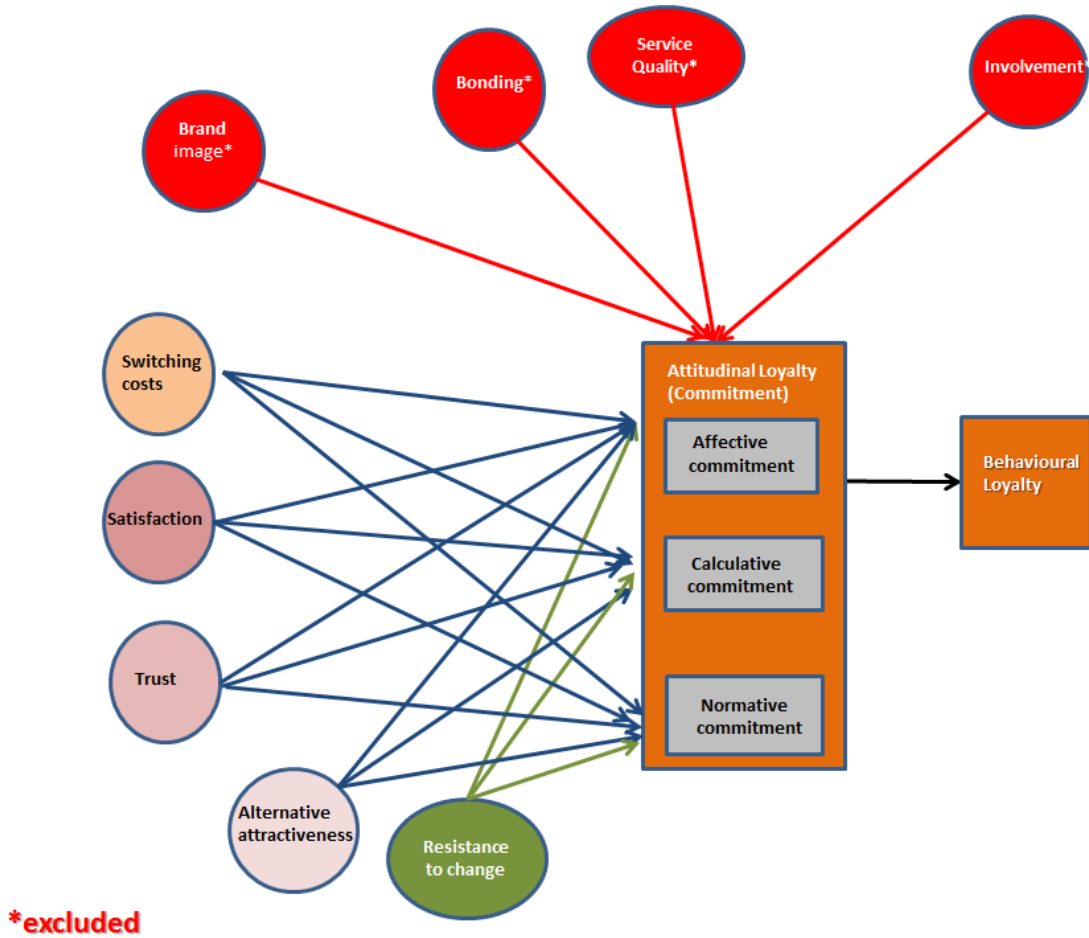


Figure 13: Suggested Conceptual Model (Revision-1)

Trust and commitment have great importance in relationship marketing perspective (Morgan and Hunt, 1994). As Hrebniak (1974) pointed out relationship with commitment cannot be developed without trust; relationships built upon trust are highly valued, and the partners in such relationships are likely to commit themselves to such relationships. On the other hand, mistrust in a relationship leads to a decrease in commitment and directs long term exchanges into short term exchanges (McDonald, 1981). In another word, trust is considered to be an antecedent of commitment (Moorman et al. 1992; Morgan and Hunt, 1994). As Chaudhuri and Holbrook (2001) and Adamson et al. (2003) indicated, brand trust is positively associated with brand commitment. Therefore;

H1: Customer trust positively affects customer commitment to the service provider.

In a seller-buyer relationship built on trust, the buyer is more likely to abdicate short-term benefits due to their belief in the relationship's future.

Within commitment framework, it should be realized that committed customers have a feeling that only trusted sellers will be committed to (Walter and Ritter, 2003). It may be seen that there are many empirical studies finding positive influence of trust on affective commitment (Cater and Zabkar, 2009; Bansal et al. 2004; Fullerton, 2011; De Ruyter and Wetzels, 1999; Bloemer et al., 2013; Chang et al, 2012; Cater and Cater, 2010). Thus;

H1a: Customer trust positively affects customer affective commitment to the service provider

Trust is regarded to have negative influence on calculative commitment in most research (Gounaris, 2005; Geyskens et al. 1996; De Ruyter and Wetzels, 1999; Cater, 2007; Chang et al, 2012) while no statistically significant effect has been found in some (Cater and Zabkar, 2009). Cater and Cater (2010) also found a positive effect of trust on positive calculative commitment that they refer to the feeling of value-based commitment and negative effect on negative calculative commitment that they refer to the feeling of locked-in commitment. Thus;

H1b: Customer trust positively affects customer calculative commitment to the service provider

The feeling that consumers stay in a service provider because they feel they ought to is called as normative commitment (Bansal et al. 2004). In another word, normative commitment is likely to be seen when a buyer perceives an obligation to do business with a particular supplier (Fullerton, 2011). Fullerton (2011), Cater and Cater (2010) and Cater (2007) found a positive effect of trust on normative commitment whereas Cater and Zabkar (2009) found no statistically significant relationship between trust and normative commitment. Thus;

H1c: Customer trust positively affects customer normative commitment to the service provider

Consumers are engaged in organizations that create value to them. They would like to maintain relationships with those organizations that create the best value to them among

other organizations (Morgan and Hunt, 1994). As Hennig-Thurau (2004) also indicated, commitment is influenced by customer satisfaction. Therefore;

H2: Customer satisfaction positively affects customer commitment to the service provider

Loyalty is often regarded as actual retention, thus a firm should improve product or service quality or offer better prices so long as it wants to retain customers and here satisfaction appears as the primary driver of retention (Gustafsson et al. 2005). As a conclusion, it may be stated that satisfaction is considered as a significant antecedent of loyalty (Eggert and Ulaga, 2002; Lin and Wang, 2006; Fornell, 1992; Fornell et al., 1996; Mittal et al., 1998; Tung, 2010; Mittal and Kamakura, 2001).

In this regard, satisfaction, being one of those values created by service providers also positively influences affective commitment (Fullerton, 2011; Cater and Zabkar, 2009; Nusair et al, 2011) while Bansal et al., (2004) found statistically nonsignificant effect. Thus,

H2a: Customer satisfaction positively affects customer affective commitment to the service provider.

Calculative commitment that Bansal et al. (2004) referred to as continuance commitment in their study is considered to reflect a "constraint-based relationship" (Bendapundi and Berry, 1997) in which consumers stay because of economic, social or psychological costs. It means that it costs economic loss to leave a current service provider that is why people stay in a relationship with a sense of being locked in (Meyer and Herscovitch, 2001). Cater and Zabkar (2009) and Nusair et al (2011) found negative effect of satisfaction on calculative commitment whereas Wetzels et al. (1998) found positive effect. We hypothesized the positive effect as:

H2b: Customer satisfaction positively affects customer calculative commitment to the service provider.

Based on a view that the customers feel a moral obligation to maintain their relationships with current providers so long as they are satisfied with the service offered (Cater and Zabkar, 2009), it may be supported that satisfaction positively influences normative commitment. Even though Cater and Zabkar (2009) found negative relationship between

satisfaction and normative commitment in contrast their hypothesis, we would like to test this relationship on a positive basis.

H2c: Customer satisfaction positively affects customer normative commitment to the service provider.

Beatty et al. (2012) points out two sub dimensions of switching barriers: Sunk costs and procedural switching costs. They related sunk costs to affective and calculative commitment on a positive basis (and they found no association with normative commitment) while they linked procedural switching costs to normative and calculative commitment on a positive basis and affective commitment on a negative basis. As such Sharma and Patterson (2000) and Bansal et al. (2004) found positive relationship between switching costs and calculative commitment based on a view that consumers feel more "locked in" in a sense of "hostage" (Jones et al. 2007) and less likely to switch from their current service provider as switching costs like, as Fornell (1992) stated, time, money and effort increase. Thus our third hypothesis is as follows:

H3: Perceived switching costs negatively affects customer commitment to the service provider.

H3a: Perceived switching costs negatively affects customer affective commitment to the service provider.

H3b: Perceived switching costs positively affects customer calculative commitment to the service provider.

H3c: Perceived switching costs negatively affect customer normative commitment to the service provider.

Continuance commitment could be regarded as a psychological derivative that arises from perceived scarcity of alternatives (Allen and Meyer, 1990; Bansal et al. 2004 and Fullerton, 2003). A perceived scarcity is stated because customers may perceive all of the offerings in the market the same (Fullerton, 2011) or they may be tied to the service relationships just by contracts and do not feel themselves free to search (Anderson and Weitz, 1992). Such feeling of being locked to the service provider may arise even if there is no relationship developed with the service provider. From this point of view, alternative

scarcity is often related to calculative commitment (Bansal et al, 2004; Fullerton 2003; 2005; 2011; Anderson and Weitz, 1992; Dwyer et al, 1987; Morgan and Hunt, 1994; Allen and Meyer, 1990). Nusair et al. (2011) also found that there is a nonsignificant relationship between quality of alternatives and affective and calculative commitment.

Based upon these findings, following hypotheses aim to test the negative relationship between alternative scarcity and affective commitment and calculative commitment

H4: Alternative attractiveness negatively affects customer commitment to the service provider.

H4a: Alternative attractiveness negatively affects customer affective commitment to the service provider.

H4b: Alternative attractiveness negatively affects customer calculative commitment to the service provider.

The relationship between alternative attractiveness and normative commitment is not tested in the literature reviewed, we would like to test this relationship on a positive basis. Therefore;

H4c: Alternative attractiveness positively affects customer normative commitment to the service provider.

After interviews as the second phase of the study, two additional factors were included: brand image and resistance to change. Brand image was also excluded from the research in order to be able to study it in a broader sense, but resistance to change was included in the study.

From marketing point of view, such studies including resistance to innovations may be seen. Because of their feeling of being locked into relationships or inability to leave, consumers may keep current relationships rather than making changes (Beatty et al, 2012). Beatty et al. (2012) found that resistance to change positively affects normative and calculative commitment and that it is not related to affective commitment. However it is hypothesized to see whether resistance to change is positively associated with

affective commitment in this study. Thus we hypothesize resistance to change factor as follows:

H5: The more resistant the customer is towards changes, the more committed to the service provider s/he becomes.

H5a: The more resistant the customer is towards changes, the more affectively committed to the service provider s/he becomes.

H5b: The more resistant the customer is towards changes, the more calculatively committed to the service provider s/he becomes.

H5c: The more resistant the customer is towards changes, the more normatively committed to the service provider s/he becomes.

Customer commitment is of great importance to long term relationships (Dwyer et al. 1987) in consistence with the view that committed customers are more likely to remain loyal (Moorman et al.1992). Dagger et al. (2011) found out that commitment positively affects loyalty. Dick and Basu's (1994) point of view implies that loyalty consists of three dimensions: service retention, additional purchase of a service and positive word-of-mouth (WOM). From this point of view it has been concluded in many studies that there is a positive relationship between affective commitment and service retention (DeWulf and Odekerken-Schroeder, 2003; Fullerton 2003, Garbarino and Johnson, 1999, Morgan and Hunt, 1994; Fullerton, 2011; Cater and Zabkar, 2009). On the other hand calculative commitment is found to be positively associated with service retention in some studies (Hur et al. 2010; Fullerton, 2011; Cater and Zabkar, 2009) while it is found to be negatively associated with service retention in some other studies (Bansal et al. 2004; Fullerton, 2003; Gounaris, 2005 and Fullerton, 2005). As another loyalty output, WOM is found to be positively related to affective commitment while it is negatively related to calculative commitment (Nusair et al, 2011). On positive word-of-mouth basis Beatty et al. (2012), Hur et al. (2010) found positive relationship between affective commitment and positive word-of-mouth while Jones et al. (2007) found negative relationship between them.

H6: Attitudinal brand loyalty (brand commitment) positively affects behavioural loyalty.

H6a: Affective commitment positively affects behavioural loyalty.

H6b: Calculative commitment positively affects behavioural loyalty.

H6c: Normative commitment positively affects behavioural loyalty.

### **3.4. Sampling Plan**

In the first phase of data collection, exploratory interviews with ten GSM service provider subscribers were conducted in Eskişehir from February 2013 to March 2013 to delve into the understanding of loyalty among subscribers and factors motivating them to maintain their relationships with their GSM service providers. When collecting qualitative data the participants were selected according to their gender and occupation to ensure maximum variation sampling in qualitative research as much as possible (Christensen, 2011: 162). Demographic profiles of the participants are as follows: five males (engineer, academician, blue collar worker, policeman, student) and, five females (engineer, banker, academician, civil servant, student). Six of them have undergraduate degree while three of them have a graduate degree and one with a secondary school degree. Thus, it was ensured that the participants represented different levels of educational degree and socio-economic classes.

Since these were exploratory interviews, they were kept short taking around 15 to 30 minutes (no more than 30 minutes). All interviews were audio taped and transcribed. Participants' profiles of explorative phase is summarized in the following Table 5.

Table 5: Demographic Profiles of the Participants in Qualitative Phase and Interview Details

Gender	CODE	Age	Job	Educational level	Mobile Phone Usage Length (by years)	First GSM service provider	Last GSM service provider	Ever switched ?
Female	F1	32	Banker	Undergraduate	13	Turkcell	Turkcell	Yes
Female	F2	31	Academician	Graduate	12	Telsim	Avea	Yes
Female	F3	29	Civil servant	Undergraduate	11	Turkcell	Turkcell	No
Female	F4	28	Engineer	Undergraduate	9	Turkcell	Avea	Yes
Female	F5	23	Student	Undergraduate	6	Avea	Avea	No
Male	M1	32	Policeman	Undergraduate	13	Turkcell	Vodafone	Yes
Male	M2	31	Blue collar worker	Secondary school	16	Telsim	Bimcell	Yes
Male	M3	33	Academician	Graduate	10	Turkcell	Avea	Yes
Male	M4	32	Engineer	Graduate	12	Turkcell	Avea	Yes
Male	M5	26	Student	Undergraduate	12	Turkcell	Vodafone	Yes
<b>Average</b>		<b>29,7</b>		Average	<b>11,4</b>			

According to the latest report results presented by Turkish Electronic Telecommunications Sector, there are 67, 6 million subscribers in Turkey<sup>17</sup>. It is obvious that such number indicates unstable market due to the fact that subscribers switch between service providers while many of them terminate their contracts.

Convenience sampling method was used which is one of the nonrandom sampling techniques. This type of sampling is known to have inability and inadequacy of generalizability of the findings obtained from the research (Neuman, 2006) because what you do is simply asking people who are most available or most easily participate in your study (Christensen et al, 2011: 158). To minimize such disadvantages of convenience sampling, in this study it was aimed to include as diverse subscribers as possible when conducting the research via questionnaire. To achieve this, data via drop and collect technique, was collected from seven big cities in Turkey including Eskisehir, İzmir, Ankara, İstanbul, Adana, Bursa and Mersin from mid-June, 2013 to the beginning of September, 2013. The reason to use drop and collect has many factors such as its significant advantage of low cost and personal involvement as well as timely completion

<sup>17</sup> [http://tk.gov.tr/kutuphane\\_ve\\_veribankasi/pazar\\_verileri/ucaylik12\\_4.pdf](http://tk.gov.tr/kutuphane_ve_veribankasi/pazar_verileri/ucaylik12_4.pdf) D.A.: 01.10.2013

and making it possible for the researcher to use longer and more detailed questionnaires as in the current research because respondents can complete the questionnaire in their own time (Baker and Foy, 2012: 251). As well as data obtained via drop and collect technique, a survey on social media (Facebook) was conducted from late June, 2013 to late August, 2013. Table 6 illustrates the number of data obtained via drop and collect and social media (Facebook) survey:

*Table 6: Data Collection Technique*

<b>Characteristics</b>	<b>Frequency</b>	<b>Percent</b>
<i>Data Collection Technique</i>		
Drop and Collect	300	59,4
Social Media	205	40,6
<b>Total</b>	505	100

In order to see if there was a significant difference between data collected via drop and collect and social media, an independent samples t-test was run on SPSS. t-test results showed that there was not statistically significant mean difference between two data collection methods except seven items. The highest mean difference was 0,30 for those seven items (Appendix-2).

### **3.5. Data Collection Technique and Tool**

#### **3.5.1. Measurement**

In order to measure constructs placed in the conceptual model, items were drawn from relevant studies and adapted when necessary. For some constructs, items were also drawn from qualitative interviews (Final form of the questionnaire can be seen in the Appendix-1).

In the first step of measurement, scale items obtained from the relevant literature were brought together to form the first draft of the questionnaire. Scale items were subject to parallel translating. All items were measured with 5-point Likert-type scale which included statements ranging from strongly disagree to strongly agree.

Adapted from Hennig-Thurau (2004) (Cronbach's  $\alpha=0,93$ ) **satisfaction** was measured by a four-item scale in order to determine the link between satisfaction and commitment.

Adapted from Morgan and Hunt (1994) (Cronbach's  $\alpha=0,95$ ) a three-item scale was used to assess to what extent **trust** influences commitment as well as items developed from interviews for trust construct.

Following Burnham et al.'s study (2003) (Cronbach's  $\alpha$  values ranging from 0,68 to 0,87 for each of eight subconstructs) for perceived **switching costs** in fourteen-item scale and **alternative attractiveness** adapted from Bansal et al.'s (2004) (Cronbach's  $\alpha=0,94$ ) study in five-item scale were also measured.

**Behavioural loyalty** was measured on an eight-item scale adapted from Zeithaml et al. (1996) and Beatty et al. (2012) (Cronbach's  $\alpha=0,88$  for PWOM). This measurement aimed to reveal the leading effect of commitment on behavioural loyalty. For **Commitment**, as well as items added from interviews, a nine-item scale in three sub dimensions-to determine the extent to which the customers take pleasure and feel emotionally attached to the service provider for affective commitment, the extent to which the customers make commitment to the service provider on economic considerations for calculative commitment and the extent to which the customers feel attached to the service provider as a norm or obligation for normative commitment – was adapted from Beatty et al. (2012) (Cronbach's  $\alpha=0,86$ ; 0,77 and 0,73 for each) study who adapted their scale from Bansal et al.'s (2004) study.

When conducting conceptual semi-structured face-to-face interviews to explore whether the developed model has relevance to consumers, two additional factors were included: brand image and resistance to change. Excluding brand image, **resistance to change** was also measured with a seven-item scale developed from Oreg's (2003) (Cronbach's  $\alpha=0,92$ ) study.

Following Table 7 summarizes the scale details adapted from relevant literature:

Table 7: Measurement Model References and Scale Reliabilities

Scale	Author(s)/Study(ies)	Cronbach's alpha
Satisfaction	Hennig-Thurau, T. (2004) Customer orientation of service employees: Its impact on customer satisfaction, commitment, and retention. <i>International (Journal of Service Industry Management)</i>	$\alpha=0,93$
Alternative Attractiveness	Bansal, H., Irving, G. and Taylor, S. (2004) A three-component model of customer commitment to service providers ( <i>Journal of the Academy of Marketing Science</i> )	$\alpha=0,94$
Switching Costs	Burnham, T. A., Frels, J.K. and Mahajan, V. (2003). Consumer Switching Costs: A Typology, Antecedents, and Consequences ( <i>Journal of the Academy of Marketing Science</i> )	$\alpha$ =ranging from 0,68 to 0,87 for each subdimension
Trust	from Morgan, R. and Hunt, S. (1994) The commitment-trust theory of relationship marketing ( <i>Journal of Marketing</i> ) (items added from <b>interviews</b> , too)	$\alpha=0,95$
Resistance to change	Oreg, S. (2003) Resistance to change: Developing an individual differences measure ( <i>Journal of Applied Psychology</i> )	$\alpha=0,92$ for subdimension 0,89; 0,86 and 0,71
Commitment	Beatty, S. E., Reynolds, K.E., Noble, S.M. and Harrison, M.P. (2012) Understanding the relationships between commitment and voice: Hypotheses, empirical evidence and directions for future research ( <i>Journal of Service Research</i> ) (items added from <b>interviews</b> , too)	CR (composite reliability value) for AC: 0,86; NC:0,77 and CC: 0,73
Behavioural loyalty	Zeithaml, V.A.; Berry, L.L. and Parasuraman, A. (1996) The behavioural consequences of service quality ( <i>Journal of Marketing</i> ) Beatty et al (2012) Understanding.....( <i>Journal of Service Research</i> )	$\alpha$ = around 0,93 for Zeithaml et al.'s scale CR (composite reliability value) for PWOM: 0,88; NWOM: 0,91) for Beatty et al.'s scale

As well as items adapted from relevant literature, additional items obtained from interviews have also been added to the final questionnaire.

### 3.5.2. Content validity

To assess content validity of the survey adapted from relevant literature and interviews conducted on ten people in the first phase of the study, two academicians who are involved in the field were asked to evaluate the questionnaire form in terms of the extent to which the items, tasks or questions adequately represent the construct's domain by

following Christensen's (2011:146) footsteps. Furthermore, they were asked to evaluate the translation the extent to which each of the translated items identifies what is meant in original form. First evaluation made by these experts revealed that some translations needed to be reviewed. Some of the constructs were suggested to be excluded from the questionnaire for minimizing non-response bias of the participants and simplifying the model as well. Therefore, four constructs –service quality, bonding, involvement and brand image- were excluded.

### **3.5.3. Pilot study**

After ensuring validity evidence based on content, from mid to the end of June, 2013 a pilot study was conducted on 70 participants in Eskisehir to see how well the items were translated and how clear they were in the eyes of participants. Pilot study made great contributions to the study. It mainly directed the researcher to review structure of the questionnaire. Some questions were revised in order to make it easier to follow the flow of the questions. Reverse coded items were excluded from the questionnaire because it was recognized that they confused participants.

After incorporating pilot study findings, the final form of Questionnaire was subjected to data collection which resulted in 505 usable responses.

### **3.5.4. Data analysis method and data editing process**

Structural Equation Modelling (SEM) using AMOS and SPSS were used for addressing the research questions. Aiming mainly to test that whether obtained data confirm these relationships, analyses conducted in SEM provide the researcher with the ability to reconcile multiple interrelated dependence relationships in a single model concurrently (Hair et al., 1998: 584). In other words, SEM provides researcher with an opportunity to analyze entire relationships in a complex research model enabling to test any variable which may become both dependent and independent in the model. SEM also increases statistically predictability while taking into account the measurement errors of latent variables which represent concepts theoretically well (Hair et al., 1998: 585).

Regarding the fact that every structural equation model consists of two key elements as measurement model and structural model (Jöreskog and Sörbom, 1993), internal

consistency and exploratory factor analysis were conducted via SPSS 16.0 to assess model fit and AMOS 16.0 was used to conduct confirmatory factor analysis and test structural model.

513 questionnaires were received out of more than 550. 505 of them were usable. Before conducting structural equation modelling, missing values were explored and excluded so that they may not lead to problems when studying on further analyses on SEM. To do this, missing values analysis based on Expectation-Maximization algorithm was run on SPSS and the results indicated that missing values were randomly included in data (Chi-Square=2010,824, df=1624, Sig.=0,0001). It was inferred from this result that the questionnaire did not include any item that was not well understood and skipped by the participants.

All descriptive analyses were conducted on final data gathered from 505 participants and subjected to editing process. Following Table 8 illustrates demographic profiles of participants:

*Table 8: Sample Demographics*

Characteristics	Frequency	Percent	Cum. Percent
<i>Gender</i>			
Female	231	45,7	45,7
Male	274	54,3	100
<b>Total</b>	505	100	
<i>Age (Mean=31; Std.Dev.=9)</i>			
15-22	50	9,9	10,1
23-28	159	31,5	42,1
29-34	171	33,9	76,6
35-40	50	9,9	86,7
over 40	66	13,1	100
Missing	9	1,8	
<b>Total</b>	505	100	
<i>Marital status</i>			
Single	298	59,0	59,0
Married	207	41,0	100
<b>Total</b>	505	100	
<i>Educational status</i>			
High school graduate or below	50	9,9	9,9
Vocational schools	31	6,2	16,1
Undergraduate student	61	12,1	28,2
Undergraduate degree	181	35,8	64
Graduate	182	36	100
<b>Total</b>	505	100	

As shown in the table, approximately 46% of the participants are female while 54% of them are male. Average age of the participants is 31 while 59% of participants is single and 41% married.

64% of participants have at least an undergraduate level while only 3% of them has an educational level of lower than high school, as can be seen on sample profile, participants are young professionals most of whom have at least an undergraduate degree.

Table 9 illustrates mobile phone usage profile of the participants. As can be seen in the table most of the participants (approximately 74%) prefer postpaid mobile phone line to prepaid ones unlike general subscriber profile of Turkey<sup>18</sup>.

*Table 9: Subscription Choice*

<b>Characteristics</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cum. Percent</b>
<i>Line Type</i>			
Postpaid	371	73,5	73,8
Prepaid	132	26,1	100,0
Missing	2		
<b>Total</b>	<b>505</b>	<b>100</b>	
<i>Bill Amount per month</i>			
Less than 20 TL	49	9,7	9,8
21-40 TL	196	38,8	48,9
41-60TL	125	24,8	73,9
61-80 TL	65	12,9	86,8
81-100 TL	24	4,8	91,6
Higher than 100 TL	42	8,3	100
Missing	4		
<b>Total</b>	<b>505</b>	<b>100</b>	
<i>Talk time per month</i>			
0-200 mins	72	14,3	14,3
201-400 mins	100	19,8	34,3
401-600 mins	140	27,7	62,2
601-800 mins	44	8,7	70,9
801-1,000 mins	74	14,7	85,7
more than 1,000 mins	72	14,3	100,0
Missing	3		
<b>Total</b>	<b>505</b>	<b>100</b>	

<sup>18</sup> [http://tk.gov.tr/kutuphane\\_ve\\_veribankasi/pazar\\_verileri/ucaylik13\\_2.pdf](http://tk.gov.tr/kutuphane_ve_veribankasi/pazar_verileri/ucaylik13_2.pdf) D.A.: 01.10.2013

As shown, approximately 39% of participants pay for their mobile phone talks with a range between 21-40 TL while approximately 28% of them have an average talk of 401-400 minutes on mobile phones.

Table 10 illustrates if any of the participants has ever switched from one GSM service provider to another until now. As shown in the table, 60% of the participants has switched from one GSM service provider to another at least once in their lives. Almost 30% of them stated that they have switched from one GSM service provider to another once in their lives.

*Table 10: Switching Behaviour*

<b>Characteristics</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cum. Percent</b>
<i>Switching behaviour</i>			
No	199	39,4	39,5
Yes	305	60,4	100
Missing	1	0,2	
<b>Total</b>	<b>505</b>	<b>100</b>	
<i>Times switched</i>			
Never	198	39,2	39,3
Once	151	29,9	69,2
Twice and more	155	30,7	100
Missing	1	0,2	
<b>Total</b>	<b>505</b>	<b>100</b>	

#### 4. Data Analysis and Findings

A research without good measurement does not have results to be trusted as good measurement is known to be fundamental for research. To obtain good measurement reliability and validity should be achieved in a research (Christensen, 2011: 143). Therefore measurement model should be tested mainly to ensure that each construct in a research model is measured with a reliable and a valid tool. In this study internal consistency reliability analysis and validity evidence based on internal structure analyses- namely exploratory and confirmatory factor analysis- were conducted to assess good measurement.

##### 4.1. Internal consistency reliability and exploratory factor analysis

Internal consistency reliability which is referred to as the consistency with the items on a test or research instrument measuring a single construct (Christensen, 2011: 144) is commonly measured by coefficient alpha which results from the assumptions of the domain sampling model (Churchill, 1979:68). Depending on the purpose of the research, Nunnally (1967, cited in Churchill, 1979) states that Cronbach's alpha value over 0,60 are sufficient in social sciences while the values over 0,80 provide with much better solutions. However, he later stated that Cronbach's alpha value should not be less than 0,70 (Nunnally, 1978, cited in DeVellis, 2012). DeVellis (2012:108) also argues that Cronbach's alpha values below 0,60 are unacceptable; between 0,60 and 0,65, undesirable; between 0,65 and 0,70, minimally acceptable; between 0,70 and 0,80, respectable; between 0,80 and 0,90, very good. In this study, coefficient alpha coefficients are around 0,80. In order to assess internal consistency reliability, corrected item - total correlations and cronbach's alpha if item deleted values were also examined. Briggs and Cheek (1986) state that research instrument is convenient enough if corrected item - total correlations have a value between 0,20 and 0,40 while some other finds it acceptable if value is over 0,30 (Tabachnick and Fidell (2001).

Factor analysis which is another technique conducted to test measurement model summarizes big data set in a set of items and improves structure validity. In another words when conducting factor analysis each item is expected to be loaded under relevant factor and not to be loaded under any of other factors. Due to the fact that suggesting a research

model that is developed from data at hand rather than theoretical base is usually met among researchers (Jöreskog and Sörbom, 1993) in this study. After splitting data file into two parts randomly via SPSS, an exploratory factor analysis was conducted on one half and model structure which was previously developed based on theory was assessed. And, conducting confirmatory factor analysis on the second half the model was confirmed. Eigenvalues and variance extracted were examined in exploratory factor analysis. The criteria was that factors should have eigenvalues over 1 and variance explained should not be less than 40% (Kline, 1994). However, Hair et al. (1998) seek for a value of 60% and more when variance explained is concerned in an exploratory factor analysis. As shown in the following tables including exploratory factor analysis findings for each factor, meeting both of these criteria first half of the data has factors with variances explained over 60%.

All values obtained from exploratory factor analysis conducted on one half of the data are within acceptable limits. All factor loadings, a coefficient which explains the relationship between items and factors (Kline, 1994), are above 0,32 which is considered to be the minimum limit by Tabachnick and Fidell (2001). Having factors with loadings over this critical limit provides researcher with an exploratory factor analysis with high validity. Kaiser-Meyer-Olkin test value of factors, which is another criteria to test whether data at hand is convenient enough to conduct factor analysis is also above the critical value of 0,50 (Leech, et al.,2005) for each factor.

Regarding these key points, the values concerning exploratory factor analysis, descriptive statistics and cronbach's alpha values of reliability for factors included in the model are presented in the following tables.

With the Cronbach's alpha value of 0,89, satisfaction scale remains with 4 items.

Table 11: Descriptive Statistics and Exploratory Factor Analysis Findings for Satisfaction

<i>Satisfaction (Cronbach's alpha= 0,89)</i>	<b>Factor Loadings</b>	<b>Mean</b>	<b>Std.Dev.</b>
I am fully satisfied with my GSM service provider	0,88	3,45	0,99
My GSM service provider always fulfills my expectations	0,91	3,29	1,01
My GSM service provider provides me with experiences	0,86	3,31	1,00
My GSM service provider never disappoints me	0,83	2,98	1,12
<b>Eigenvalue</b>	3,02		
<b>Variance explained</b>	76%		
<b>KMO test</b>	0,83		
<b>Bartlett test</b>	$\chi^2=573,186$ , Sig.: 0,0001		

Because the item coded as **Alternative attractiveness1** decreases internal consistency reliability value (when this item is deleted Cronbach's alpha value goes up to 0,85 from 0,836) as well as having low correlation (less than ,30) with the item **Alternative attractiveness5** (0,288), it should be excluded from the alternative attractiveness scale. After excluding this item from the scae, a Cronbach's alpha value of 0,850 was achieved. Final form of the alternative attractiveness scale is as follows:

Table 12: Descriptive Statistics and Exploratory Factor Analysis Findings for Alternative Attractiveness

<i>Alternative attractiveness (Cronbach's alpha= 0,85)</i>	<b>Factor Loadings</b>	<b>Mean</b>	<b>Std.Dev.</b>
Overall, competitors' policies would benefit me much more than My GSM service provider	0,73	2,59	0,98
I would be much more satisfied with the service available from competitors than the service provided by My GSM service provider	0,89	2,36	0,98
In general, I would be much more satisfied with competitors than I am with My GSM service provider	0,91	2,33	0,95
Overall, competitors would do better to do business than My GSM service provider	0,80	2,44	1,02
<b>Eigenvalue</b>	2,7		
<b>Variance explained</b>	70%		
<b>KMO test</b>	0,78		
<b>Bartlett test</b>	$\chi^2=480,046$ , Sig.: 0,0001		

When reliability analysis was run on switching costs, the reliability statistics indicated that the reliability value of Cronbach's alpha would go up to 0,870 from 0,863 when item coded as **Procedural Switching costs1** was excluded. Therefore, this item was excluded from the scale. After excluding this item, reliability analysis was re-run and the results indicated that the Cronbach's alpha value of 0,870 would go up to 0,872 if **Procedural Switching costs2** was excluded. Therefore, this item was also excluded. After achieving a Cronbach's alpha value of 0,872, next reliability analysis was run to assess the internal consistency reliability for subdimensions of switching costs: Procedural switching costs and Financial Switching Costs.

When item coded as **Procedural Switching costs3** was excluded from the Procedural Switching costs subdimension, Cronbach's alpha value for Procedural Switching Costs would go up to 0,860 from 0,858. Therefore, this item was excluded.

When item coded as **Procedural Switching costs4** was excluded from the scale, Cronbach's alpha value for Procedural Switching Costs would go up to 0,873. Therefore, this item was also excluded.

When item coded as **Procedural Switching costs5** was excluded, Cronbach's alpha value for Procedural Switching Costs would go up to 0,879. Therefore, this item was also excluded. After these revisions, final form of Procedural Switching Costs sub-dimension was achieved. Next, reliability analysis was run on Financial Switching Costs to assess final form. Reliability statistics indicated that Financial Switching Costs should remain the same without making any revisions on it. Final form for sub-dimensions of switching costs was achieved. Next exploratory factor analysis should have been conducted to see whether this factor really included two sub-dimensions with these items.

With a KMO value of 0,836 and 65% total variance explained switching costs would achieve a better construct if **Procedural Switching costs11** was excluded because this item was loaded under both two dimensions with close factor loadings (,541-,512; namely less than ,30). Therefore it was excluded from the scale. After these revisions, final form of switching costs scale was achieved with a KMO value of 0,827 and 67% variance explained with properly loaded two subdimensions.

Table 13: Descriptive Statistics and Exploratory Factor Analysis Findings for Switching Costs

<b>Switching costs (Cronbach's alpha= 0,83)</b>				
Components	Individual Variables	Factor Loadings	Mean	Std. Dev.
<b>Procedural</b> $\alpha=0,87$	I cannot afford the time to get the information to fully evaluate other GSM service providers	0,72	3,23	1,16
	Comparing the benefits of my service provider with the benefits of other GSM service providers takes too much time/effort, even when I have the information	0,88	3,15	1,09
	It is tough to compare the other GSM service providers	0,85	2,91	1,11
	Learning to use the features offered by a new GSM service provider as well as I use my service would take time	0,82	3,19	1,13
	It takes time to go through the steps of switching to a new GSM service provider	0,73	3,00	1,12
<b>Financial</b> $\alpha=0,74$	Switching to a new GSM service provider would mean losing or replacing points, credits, services, and so on that I have accumulated with my service provider	0,81	3,17	1,19
	I will lose benefits of being a long-term customer if I leave my GSM service provider	0,87	3,47	1,21
	Switching to a new GSM service provider would involve some up-front costs (set-up fees, membership fees, deposits, etc.)	0,70	3,16	1,18
		<b>Eigenvalues</b>	3,9	1,4
<b>Variance explained</b> 67%				
<b>KMO test</b> 0,83				
<b>Bartlett test</b> $\chi^2=870,297$ , Sig.: 0,0001				

For the construct of trust, findings for the reliability analysis indicated that when item coded as **Trust9** was excluded, reliability value for Trust would go up to 0,910 from 0,904. Therefore, this item was excluded from the factor and any other revision was not required.

Table 14: Descriptive Statistics and Exploratory Analysis Findings for Trust

<b>Trust (Cronbach's alpha= 0,91)</b>		Factor Loadings	Mean	Std.Dev.
My GSM service provider can be counted on to do what is right		0,83	3,06	1,03
My GSM service provider has high integrity		0,88	3,00	1,00
My GSM service provider offers me transparency in services		0,79	3,06	1,06
I trust my GSM service provider because it gives priority to my interests as a customer rather than its profits		0,72	2,33	1,08
I trust my GSM service provider about keeping its promises		0,81	3,10	1,08
I believe what my GSM service provider says in tv commercials		0,81	3,02	1,14
I believe that my GSM service provider does not count me as a commodity		0,69	2,27	1,09
I believe that my GSM service provider offers me full service		0,74	3,11	1,04
<b>Eigenvalue</b>	4,9			
<b>Variance explained</b> 62%				
<b>KMO test</b> 0,90				
<b>Bartlett test</b> $\chi^2=1173,645$ , Sig.: 0,0001				

With a KMO value of 0,88; 60% variance explained and Cronbach's alpha value of 0,89, no need for any revision on the factor of resistance to change was required.

*Table 15: Descriptive Statistics and Exploratory Analysis Findings for Resistance to Change*

<b>Resistance to change (Cronbach's alpha= 0,89)</b>	<b>Factor Loadings</b>	<b>Mean</b>	<b>Std.Dev.</b>
I prefer having a stable routine to experiencing changes in my GSM service provider	0,75	3,10	1,10
I generally consider changes in GSM service providers to be a negative thing	0,74	3,09	1,12
I like to remain in my GSM service provider rather than try new and different ones	0,87	3,22	1,10
Changing routines in GSM service provider seems like a real hassle to me	0,81	2,93	1,09
When someone pressures me to change my GSM service provider, I tend to resist it even if I think the change may ultimately benefit me	0,77	2,62	1,16
Often, I feel a bit uncomfortable even about changes in my GSM service provider that may potentially improve my life	0,77	2,60	1,19
I don't change my mind about GSM service providers easily	0,69	3,14	1,14
<b>Eigenvalues</b>	4,1		
<b>Variance explained</b>	60%		
<b>KMO test</b>	0,88		
<b>Bartlett test</b>	$\chi^2=851,485$ , Sig.: 0,0001		

When related analyses were run on commitment (reliability analysis and exploratory factor analysis) and inter-item correlations between the items were examined, following structure provided with the best form for the factor of Commitment with three subdimensions having 83% variance explained and a Cronbach's alpha value over 0,70 for each subdimension.

Table 16: Descriptive Statistics and Exploratory Analysis Findings for Commitment

<b>Commitment (Cronbach's alpha= 0,82)</b>					
Components	Individual Variables	Factor Loadings		Mean	Std. Dev.
<b>Affective</b> $\alpha=0,90$	I feel emotionally attached to my GSM service provider	0,87		2,48	1,22
	I feel like my GSM service provider is "part of the family"	0,84		2,16	1,10
	I feel a strong sense of belonging to my GSM service provider	0,87		2,25	1,11
<b>Normative</b> $\alpha=0,75$	Even if it were to my advantage, I do not feel it would be right to leave my GSM service provider.	0,84		2,30	1,13
	I would feel guilty if I left my GSM service provider	0,82		1,89	1,00
<b>Calculative</b> $\alpha=0,79$	I like my current GSM service provider because it offers best campaigns		0,89	3,08	1,15
	I like my current GSM service provider because it offers measurable prices		0,91	3,07	1,14
<b>Eigenvalues</b>		3,6	1,5	0,6	
<b>Variance explained</b> 83%					
<b>KMO test</b> 0,79					
<b>Bartlett test</b> $\chi^2=938,098$ , Sig.: 0,0001					

Behavioural loyalty which had six items in the original questionnaire was also one of those factors that were revised. The item **Behavioral loyalty6** of this factor had low correlations with other items as well as providing the construct with relatively high reliability if it was excluded (from 0,859 to 0,878). Therefore it was considered to be necessary to exclude this item from the scale.

Table 17: Descriptive Statistics and Exploratory Analysis Findings for Behavioural Loyalty

<b>Behavioural Loyalty (Cronbach's alpha= 0,88)</b>			
	Factor Loadings	Mean	Std.Dev.
I consider my current service provider as my first choice when I buy services	0,78	3,70	1,11
If somebody asks advice with regard to a good service provider, I recommend this one	0,90	3,33	1,16
I encourage relatives and friends to do business with my service provider	0,85	3,03	1,14
I say positive things about my service provider to people I know	0,84	3,31	0,98
I will do more business with my current service provider in the next few years	0,73	3,40	0,98
<b>Eigenvalue</b>	3,3		
<b>Variance explained</b>	68%		
<b>KMO test</b>	0,84		
<b>Bartlett test</b>	$\chi^2=662,973$ , Sig.: 0,0001		

As illustrated in the tables of descriptive statistics and exploratory analysis findings for each construct, factor loadings of 0,60 (Bagozzi and Yi, 1988) are examined to assess the

validity of the measures. After purifying the measures with an initial exploratory factor analysis in SPSS by dropping some items causing low internal consistency or having low factor loadings or low correlations, the model was subjected to validation by conducting confirmatory factor analysis on AMOS.

#### 4.2. Confirmatory factor analysis

Confirmatory factor analysis aims to test, to confirm a theoretically based model through observed variables. In another words, confirmatory factor analysis is conducted to confirm the factor structure obtained from exploratory factor analysis using a few fit indexes in Structural Equation Modelling (Hair et al, 1998:616). In this study, confirmatory factor analysis is conducted on the second half of the data to test the measurement model obtained from exploratory factor analysis that was conducted on the first half of the data. Following Table 18 includes the observed and latent variables in the research model.

*Table 18: Constructs and Items in Measurement Model*

Construct (Latent variable)	Item	Observed variable
Satisfaction	4	S4Sat1, S4Sat2, S4Sat3, S4Sat4
Alternative attractiveness	4	S5Alt2, S5Alt3, S5Alt4, S5Alt5
Switching costs	8	S6SwiCost6, S6SwiCost7, S6SwiCost7, S6SwiCost8, S6SwiCost9, S6SwiCost10, S6SwiCost12, S6SwiCost13, S6SwiCost14
Trust	8	S8Trust1, S8Trust2, S8Trust3, S8Trust4, S8Trust5, S8Trust6, S8Trust7, S8Trust8
Resistance to change	7	S9ResCha1, S9ResCha2, S9ResCha3, S9ResCha4, S9ResCha5, S9ResCha6, S9ResCha7
Attitudinal loyalty	7	S10AC1, S10AC2, S10AC3, S10NC1, S10NC2, S10CC4, S10CC5
Behavioural loyalty	5	S11BehLoy1, S11BehLoy2, S11BehLoy3, S11BehLoy4, S11BehLoy5
<b>Total</b>	<b>43</b>	

Confirmatory factor analysis was conducted using AMOS package program. After conducting the analysis, firstly fit index values for each construct need to be examined. Following Table 19 includes those index values obtained from confirmatory factor analysis:

Table 19: Fit Index Values of the Confirmatory Factor Analysis

$\chi^2/df$	P	RMSEA	CFI
3,694	0,01	0,073	0,828

According to the evaluation of confirmatory factor analysis results, model's consistency indexes have acceptable values. Among these, chi-square ( $\chi^2$ ) is the one which is known to be sensitive to number of sample due to the fact that every model provides with significant  $\chi^2$  values when number of sample exceeds 200 (Hair et al., 1998). Because confirmatory analysis is conducted on the second half of the data which exceeds 200, fit indexes other than  $\chi^2$  need to be evaluated.  $\chi^2/df$  ratio is one of those index values that needs to be considered. Generally, it is considered to be a perfect consistency if  $\chi^2/df$  ratio is lower than 2 (Jöreskog and Sörbom, 1993; Tabachnick and Fidell, 2001) while ratios between 2 and 5 are considered to be indicating an acceptable fit (Marsh and Hocevar 1985). As shown in the table, a  $\chi^2/df$  ratio of 3,6 indicating a acceptable fit is obtained in the confirmatory factor analysis. CFI-Comparative Fit Index is another index that needs to be considered here. A coefficient around 0, 90 is found to be acceptable (Tabachnick and Fidell, 2001; Hu and Bentler, 1999). A CFI value of 0, 83 is obtained indicating an acceptable fit. Among these indexes, RMSEA-Root-mean-square error approximation- which is the error margin between population and sample covariance is another index to be dealt with. While RMSEA values vary between 0 and 1, the value of 0 is regarded as a perfect consistency meaning that there is no difference between population and sample covariance and values equals to and below 0,05 is considered to be perfect (Brown, 2006 cited in Çokluk et al, 2010: 269; Jöreskog and Sörbom, 1993). Although ideal indice for RMSEA is considered to be less than 0,05, values less than 0,08 are also considered to be suggesting adequate fit (Hu and Bentler, 1999). As shown in the Table 19, RMSEA value of 0,073 can be considered to be acceptable. Regarding these up and sublimit of indexes, the index values obtained from confirmatory factor analysis conducted on second half of the data in this study show that the proposed and modelled factor structure is appropriate for data at hand.

### 4.3. Testing Measurement Model and Structural Model

Final research model is in 5+3+1 form which includes satisfaction, alternative attractiveness, switching costs, trust and resistance to change as independent variables and attitudinal loyalty (commitment) with three subtypes (affective, normative and calculative) as dependent variable leading to behavioural loyalty. After conducting exploratory and confirmatory factor analysis on data, research model was refined. Final research model was subjected to further analysis on AMOS to test measurement model and structural model.

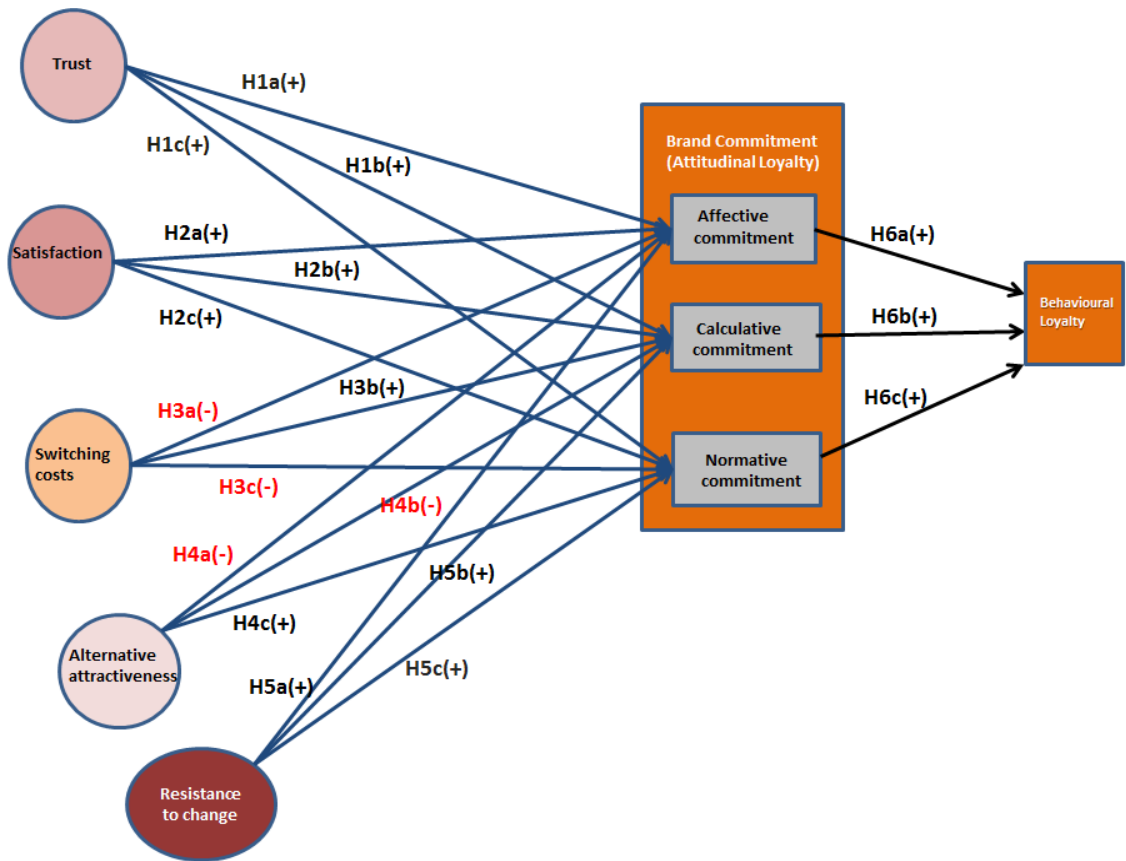


Figure 14: Final Research Model

Following Table 20 includes the fit index values of the measurement model. As shown in the table, fit indexes are within acceptable limits.

Table 20: Fit Index Values of the Measurement Model

$\chi^2/df$	p	RMSEA	CFI
2,285	0,01	0,050	0,921

Model fit values of measurement model indicate that the SEM procedure was appropriate for testing the proposed research model. Next, the properties of the nine proposed research constructs; five exogenous -trust, satisfaction, alternative attractiveness, switching costs, resistance to change- and four endogenous- affective commitment, calculative commitment, normative commitment and behavioural loyalty- were tested via SEM. Following table illustrates fit index values for structural model.

Table 21: Fit Index Values of the Structural Model

$\chi^2/df$	p	RMSEA	CFI
3,112	0,01	0,065	0,868

As shown in the table, with the value of 3,112  $\chi^2/df$  ratio indicates a acceptable consistency. RMSEA value of 0,065 can also be considered to be acceptable as well. Among other index values which need to be evaluated CFI value of 0,87 is also around critical limit of 0,90 and is considered to be acceptable. It shouldn't also be disregarded that structural model is tested on the whole data with a sample of 505 and leading to the fact that fit index values do not indicate perfect consistency. Following table includes the estimated covariance and standard errors of the relationships between latent variables.

Table 22: Estimates and p Values

Latent variable-2		Latent variable-1	Estimate	P
affective	<---	sat	0,106	**
<b>normative</b>	<---	<b>sat</b>	<b>0,033</b>	<b>0,439</b>
calculative	<---	sat	0,167	***
<b>affective</b>	<---	<b>alt</b>	<b>0,004</b>	<b>0,932</b>
normative	<---	alt	0,121	**
calculative	<---	alt	-0,153	**
<b>affective</b>	<---	<b>switch</b>	<b>-0,119</b>	<b>0,228</b>
<b>normative</b>	<---	<b>switch</b>	<b>-0,118</b>	<b>0,223</b>
<b>calculative</b>	<---	<b>switch</b>	<b>0,042</b>	<b>0,572</b>
affective	<---	trst	0,444	***
normative	<---	trst	0,290	***
calculative	<---	trst	0,600	***
affective	<---	resistnc	0,687	***
normative	<---	resistnc	0,962	***
calculative	<---	resistnc	-0,148	**
<b>financi</b>	<---	<b>switch</b>	<b>0,469</b>	<b>0,155</b>
behavio	<---	affective	0,239	***
behavio	<---	calculative	0,465	***
<b>behavio</b>	<---	<b>normative</b>	<b>0,066</b>	<b>0,073</b>

\*\*sig. at 0,05; \*\*\* sig. at 0,01

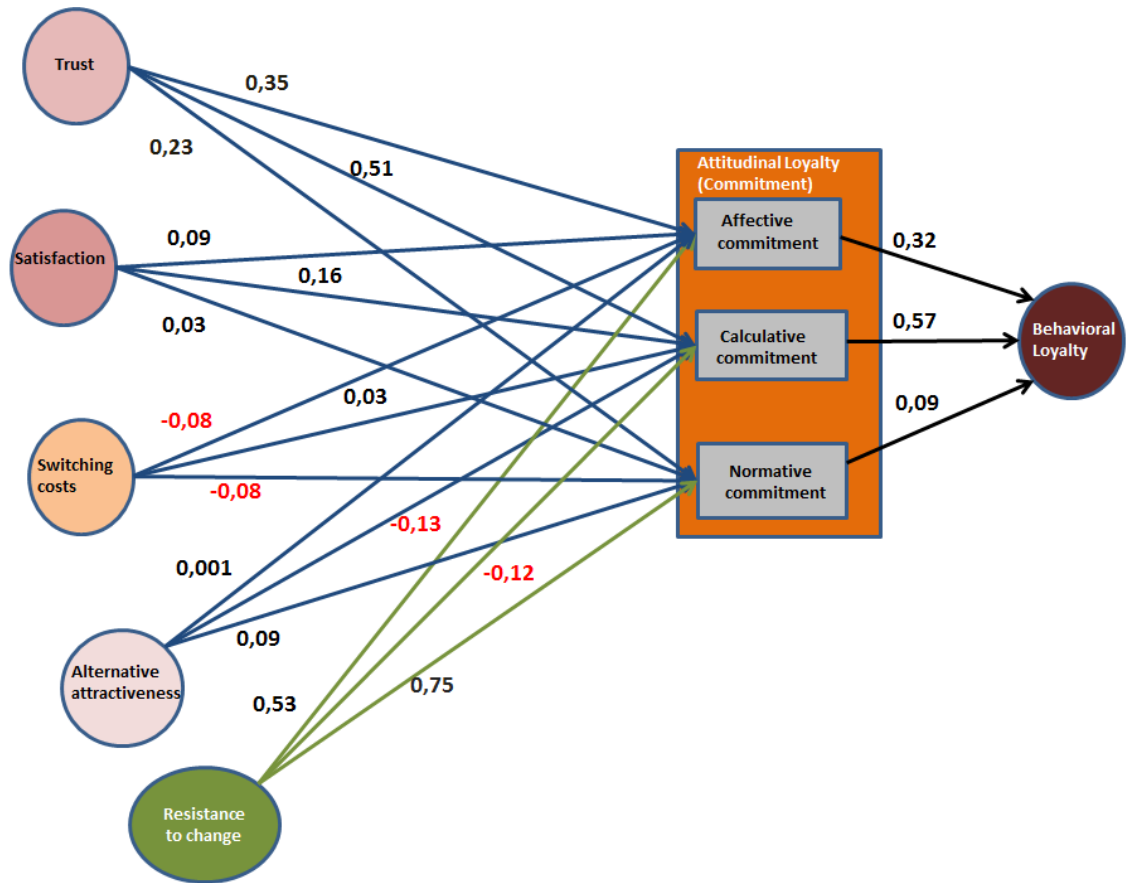


Figure 15: Final Research Model with Standardized Path Coefficients

According to the findings previously obtained from the analyses, supported and not supported hypotheses are summarized in the following table. As shown in the Table 23, eleven out of the proposed eighteen hypotheses are supported while one of them is supporting statistically significant different direction rather than proposed direction. Six of them are found to be statistically nonsignificant.

Table 23: Supported/not Supported Hypotheses

Hyp.	Ind.Var.	Dep.Var.	Sub-hyp.	Pro. Dir.	Found Dir.	Supported / not Supported	Reason
H1	Trust	Commitment	H1a:Trust → Aff.Com.	(+)	(+)	Supported	-
			H1b:Trust → Cal.Com.	(+)	(+)	Supported	-
			H1c:Trust → Nor..Com.	(+)	(+)	Supported	-
H2	Satisfaction	Commitment	H2a:Sat. → Aff.Com.	(+)	(+)	Supported	-
			H2b:Sat. → Cal.Com.	(+)	(+)	Supported	-
			H2c:Sat. → Nor.Com.	(+)	(+)	<b>Not Supported</b>	Statistically nonsignificant
H3	Switching costs	Commitment	H3a:Swi.cos. → Aff.Com.	(-)	(-)	<b>Not Supported</b>	Statistically nonsignificant
			H3b:Swi.cos.→ Cal.Com.	(+)	(+)	<b>Not Supported</b>	Statistically nonsignificant
			H3c:Swi.cos. → Nor.Com.	(-)	(-)	<b>Not Supported</b>	Statistically nonsignificant
H4	Alternative attractiveness	Commitment	H4a:Alt.Attr. → Aff.Com.	(-)	(+)	<b>Not Supported</b>	Statistically nonsignificant
			H4b:Alt.Attr.→ Cal.Com.	(-)	(-)	Supported	-
			H4c:Alt.Attr.→ Nor.Com.	(+)	(+)	Supported	-
H5	Resistance to change	Commitment	H5a:Res.chan. → Aff. Com.	(+)	(+)	Supported	-
			H5b:Res.chan.→ Cal.Com.	(+)	(-)	<b>Not Supported</b>	Statistically significant (-) effect
			H5c:Res.chan.→ Nor.Com.	(+)	(+)	Supported	
H6	Commitment	Behavioural loyalty	H6a:Aff.Com.→ Beh.Loy.	(+)	(+)	Supported	-
			H6b:Cal.Com. → Beh.Loy.	(+)	(+)	Supported	-
			H6c:Nor.Com.→ Beh.Loy.	(+)	(+)	<b>Not Supported</b>	Statistically nonsignificant

Hyp.:Hypothesis;Ind.Var.:Independent Variable;Dep.Var.:Dependent Variable;

Sub-hyp.:Sub-Hypotheses; Pro.Dir.: Proposed Direction; Found Dir.:Found Direction

## 5. Discussion, Conclusion and Further Research Avenues<sup>19</sup>

### 5.1. Discussion

This section aims to compare qualitative and quantitative research findings with the research objectives that were mentioned in the beginning of the study and the findings of previous studies.

In order to test the proposed conceptual model in the eyes of consumers exploratory interviews were conducted with ten participants. During qualitative phase, participants made great contributions to the study with their statements. In accordance with the relevant literature, participants in exploratory interviews also indicated that the concept of loyalty is primarily related to “staying in one brand anyway”. It is clearly understood from participants’ statements that loyalty means that one should continue to stay in one brand regardless of any disadvantage, financial or contractual constraint, pointing out emotional attachments indeed. Regarding the priority of loyalty perceptions of participants, their definitions of loyalty should particularly be put forth. Here are the loyalty definitions of some of the participants:

**F2:** "...whatever it is..goods or services, a person, city,stuff maybe...whatever the conditions are keeping interest on this thing..if it is a product, keeping on using it, consuming it...I mean, continuing using or being interested in it.."

**F4:** "..being unable to break out anything. You trust it so much that you cannot break out of it. Degree of trust is so high that you cannot give it up even if it affects you negatively. In GSM service providers, for example, you cannot give it up even if it offers higher prices..maybe because its quality tied you itself.."

**F5:** "..no matter what happens..regardless of bad experiences, staying in one brand, unquestioning it.."

In accordance with the findings in previous studies in which trust is considered to be a significant variable that positively affects affective commitment (Cater and Zabkar, 2009; Bansal et al. 2004; Fullerton, 2011; De Ruyter and Wetzels, 1999; Bloemer et al. 2013;

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<sup>19</sup> In this section, three GSM Service Providers are coded as GSP1, GSP2 and GSP3 in order to avoid bias among readers.

Chang et al. 2012; Cater and Zabkar, 2010) quantitative research findings indicated that trust is positively related to affective commitment. Unlike other studies which did not link trust to calculative commitment (Cater and Zabkar, 2009) and some others which negatively related trust to calculative commitment (Gounaris, 2005; Geyskens et al. 1996; De Ruyter and Wetzels, 1999; Cater, 2007; Chang et al, 2012) quantitative research findings revealed that trust is positively associated with calculative commitment and brand trust is one of the most important staying reasons that calculatively attaches a consumer to the brand. Stating how deeply his trust was betrayed by one of the GSM service providers, M1 coded participant expressed his feeling of trust as follows:

“Transparency is of great importance to me. I want to see how much time I have spent talking on phone by minutes, how much limit is left etc., anyway I want to follow where I am on my bill and GSP2 actually provides me with such information on internet but other two GSM service providers did not. I got service from other two in the past but they did not serve me well. They even created surprise bills saying I exceeded my limit which I believe I never did. These all have become enough for me to betray my trust towards them. But GSP2 is not like them, I completely get from GSP2 what is promised. In past, GSP3 said “your fixed bill costs for 60 liras” but it never did. It always exceeded this amount, the same happened in GSP1. However, GSP2 exactly offers what is promised. Now I don’t even believe in what GSP3 and GSP1 say in TV commercials. I have taken such a dislike to these two. I never switch from GSP2 to any of these two even if they offer greater alternatives, I do not trust them.”

Especially in Turkey where GSM service industry faces great threat of subscriber churn because of cost perception, switching costs are regarded as major reasons for switching behaviour. Unlike other study findings which support a positive relationship between switching costs and calculative commitment (Beatty et al., 2012; Sharma and Patterson, 2000 and Bansal et. Al, 2004) and negative relationship between switching costs and calculative commitment (Beatty et. Al, 2012) quantitative research findings revealed statistically nonsignificant relationship between switching costs –procedural and financial- and calculative commitment. However, interview findings supported these

hypotheses indeed. Indicating especially financial switching costs, during interviews most of the participants expressed their feeling of price policy of current GSM service providers in Turkey. One of the participants coded as **F4** states that:

“I used both GSP1 and GSP3 for a while in past but I soon began to use GSP3 more than GSP1 because its price was much cheaper than GSP1. And now I think of switching from GSP3 to GSP2 with the same reason. GSP2 seems to be the one offering best and cheapest services.”

Correspondingly, **M3** coded participant expressed his feelings as follows:

“I think that GSP3 is good enough to me. I take the same service from GSP3 as I took from GSP1, but it is much cheaper. I switched from GSP1 to GSP3 because I thought and still think that I should be both rational and conscious regarding price. If I am taking the same service, then why should I pay more?”

**M2** coded participant also stated his thoughts as follows:

“I make my choice according to the cost on type of usage. I mean I do not own a fixed cost, the more I talk the more I pay; the less I talk the less I pay. Other GSM service providers price it like this: you have to pay for 50 Turkish Kuruş for ten minutes. Its price is the same; it doesn't mean you talk more or less. You have to pay for 50 Turkish kuruş even if you talk 1 minute. But it is not the same in Bimcell and it provides me with cost on usage. If any of others provide me such service, I definitely switch from current one to them.”

This is what **M4** coded participant actually stated about switching that:

“I am not tied to any GSM service provider. I mean there is nothing like cohesiveness for me against any of these GSM service providers. They have not tied me themselves with any contract for two years long, for example. I hold my own reference, I mean. I move anywhere I want. I can switch from any of these to another.”

As indicated previously in industrial analysis section, there are only three GSM service providers operating in Turkey. Although qualitative research findings indicated that

alternative attractiveness is related to calculative commitment corresponding the findings in the previous studies supporting that alternative scarcity actually locks customers in their current service providers and makes them calculatively committed (Bansal et al, 2004; Fullerton 2003; 2005; 2011; Anderson and Weitz, 1992; Dwyer et al, 1987; Morgan and Hunt, 1994; Allen and Meyer, 1990) findings in quantitative research did not relate alternative attractiveness to affective commitment but related it to calculative and normative commitment. Excluding three of participants in exploratory interviews, all of the participants also stated that they can easily switch from any GSM service provider to another if any better alternative is offered. But **M5** coded participant emphasized a crucial point:

“We live in a country where only three GSM service providers operate. This fact locks you in these three operators. I mean, one of these operators should serve best quality, another middle quality and another the worst quality. One of them should be best while another one the worst. This is what alternative scarcity results in indeed.”

As a concept originating from organizational behaviour, resistance to change is also one of the most significant staying reasons in a service provider as indicated in exploratory interviews and supported in quantitative research findings. Unlike the findings in previous studies (Beatty et al., 2012) quantitative research findings support that resistance to change in service provider makes customers less calculatively committed while it increases their feeling of emotional attachment to their service provider. Two of the participants in exploratory interviews especially stated their feeling of resistance to change as follows:

**F1:** “I do not search for any better alternatives or prices because I believe that GSP1 dost it well, even the best. GSP1 is usually accused of serving the costliest service among all but GSP1 has the right to put the highest cost, I think. That’s why I don’t search for alternative. This is also because of my habits, I suppose. I cannot give up my habits so easily. GSP1 is one of those habits as well. GSP1 made me loyal to itself, a corporate loyalty maybe we can call? Just like ....bank.”

**F3:** “I have always stayed in GSP1 because I’m a loyal person. I never needed such switching behaviour because I do not like such inconsistent behaviour like constant switching. It does not suit me. But first of all I’m closely tied to my habits. I do not make constant changes in my life. For GSP1, let me say; I believe it is the best of all, it made me believe that it serves the best service and I have always been satisfied with its service, I have never had any bad experience of its service. Even if any problem occurs, it is definitely and quickly solved. The best way is the one you know, that’s why I have never thought of switching to another GSM service provider. I even did not think of it.”

As a concept what is drawn in customer mind and a result of perception, the significance of image was supported in qualitative research. During interviews all of the participants expressed their feeling of costly image of GSP1; some even stated their perception of the costliest GSM service provider of GSP1. Although brand image was one of those variables excluded from the conceptual model, some of the statements of participants in qualitative phase are considered to be included here. In accordance with these all, two important statements that have to be included from the interviews are as follows:

**M5:** “We have been made believe that GSP3 is the worst serving GSM service provider of all. Maybe it is not, but this is what we are made believe. Contrary, GSP1 is said to be the best of all. This is what we are actually made believe. This is what we are made perceive. Maybe what they position themselves among customers.”

**F5:** “I dislike corporates, companies which two small ones come together and create a bigger one, you know. I mean, I do not like mergers actually. This is why I don’t like GSP2, for example. It also seems to be serving just for corporates, not individuals and this makes it formal. It does not suit individuals, especially students like me, I think. But I like GSP3 most because I like its TV commercials, cartoons they use for example. And the character “Fasulye”, he is so pretty. Even if I don’t like the celebrities in GSP3 TV commercials sometime, I like GSP3. GSP1 and GSP2 are both worse, I think. I also believe that TV commercials also sign target customers. In GSP1 TV

commercials for example, Sertab Erener sings as she is in an opera, I mean she aims at up level audience. GSP2 just emphasizes meeting boards saying as if they only target corporate level customers. But GSP3 is not like them. You see a man shouting at a woman”hey, sister, we have the best coverage area of all. We can also take you up” This is enough to point their target, I suppose. “

As suggested in the model, research findings in quantitative phase support that affective commitment positively affects behavioural loyalty as indicated in literature (DeWulf and Odekerken-Schroeder, 2003; Fullerton 2003, Garbarino and Johnson, 1999, Morgan and Hunt, 1994; Fullerton, 2011; Cater and Zabkar, 2009; Hur et al, 2010 and Beatty et al, 2012). Calculative commitment is also found to be affecting behavioural loyalty positively as hypothesized and supported in literature (Hur et al. 2010; Fullerton, 2011; Cater and Zabkar, 2009).

As indicated and argued, main objectives of the study were fulfilled through research process. Next what needs to be done is providing both theory and practice with reasonable implications because utilizing the findings obtained from marketing research is inseparable part of marketing research process (Malhotra, 2004:7).

## **5.2. Conclusion**

This study provides important implications for theory and practice. As anticipated there are many factors leading customer switching from one service provider to another or staying in one service provider. Although there are a plenty of factors affecting customer brand loyalty, this study mainly aims to offer an insight to both theory and practice from the GSM industry.

It is supposed to make a contribution to brand loyalty literature by providing with a model whose validity and reliability is assessed theoretically. While literature often considers the concept of commitment as a distinct concept leading to loyalty (Cater and Cater, 2010; Evanschitzky et.al, 2006; Marshall, 2010; Dimitriades, 2006; Dagger, et. Al, 2011; Ho, 2009; Dean, 2007) this study deals with the concept as an attitudinal dimension of brand loyalty as Traylor (1981) suggested, which leads to behavioural loyalty. Based upon

Fishbein and Ajzen's (1975) theory of reasoned action which suggests that attitude leads to behaviour, this study argues that attitudinal loyalty (commitment) which is affected by several antecedents leads to behavioural loyalty.

As a study dealing with five variables most of which is least studied in literature, this study provides with an insight to literature by presenting a multivariate model whose validity and reliability is assessed theoretically. According to the suggested model and hypotheses supported within sample at hand, commitment (attitudinal loyalty) has three sub constructs as affective, calculative and normative in the context of GSM industry and each of them affects behavioural loyalty differently while literature offers no consensus on the sub constructs of commitment.

Resistance to change which is considered to be one of the antecedents of attitudinal loyalty in this study is one of the least studied concepts in literature. It is also found to be reasonable to study this concept because marketing literature often deals with consumer resistance to new products (Oreg, 2003), often goods. However this study studies on services industry to see consumer resistance on switching behaviour.

This study also has implications for practitioners by identifying main staying reasons of consumers in a service provider. It shouldn't be disregarded the fact that companies need to treat their different customers in different ways and they need to build both attitudinal and behavioural loyalty in order to achieve true friends and retain those "true friends" (Reinartz and Kumar, 2002). Especially in an industry like GSM industry, it is of great importance for a service provider to keep in mind the fact that most subscriber is prone to switch from one to another even though there is not much. As mentioned previously, the churn rate among three GSM service providers is quite high according to the latest data obtained from Turkish Electronic Telecommunications Sector. As supported in quantitative research and mentioned by participants in qualitative research, brand image, trust and resistance to change in service provider are main factors affecting subscriber loyalty. In this context, what GSM service providers in Turkey need to establish is determining things to build a positive image in consumer mind, then trust and to understand what actually happens behind what is seen; their thoughts of change, what prevents them from switching or encourages them to switch. They need to realize the fact that every step they take results in a positive or negative effect to their image on consumer

mind. This study results also indicate that service providers should bear in mind the fact that subscribers not only switch from one service provider to another just because of financial advantages or disadvantages but also because of such implicit reasons like psychological factors such as trust and image.

### **5.3. Further Research Avenues**

Sample size is considered to be a limitation in this study. Therefore studying on a larger sample may provide different results. For example, studying on samples obtained from different regions in Turkey may also provide insights. Even though researcher attempted to achieve variety in sample by obtaining as much data as possible from different cities, it was not possible to undertake a study which provides with results that can be generalized to a large population like GSM subscribers in Turkey.

Another further research avenue that can be followed by researchers involved in this topic is to undertake another study on this theoretical base with different variables or the same variables with different scales. Conducting a research on both service provider and customer may also be considered to be another research route.

Studying on a cross-cultural research can also provide with great contribution to theory by indicating to what extent the proposed model has validity in different cultures.

## **Appendices**

**Appendix 1: Semi-structured Interview Form**

**Appendix 2: Questionnaire (Final Form)**

**Appendix-3: t-test Results of Two Data Collection Techniques**

**Appendix-4: Correlation Matrix of Constructs on Final Research Model**

**Appendix-5: AMOS Output of Confirmatory Factor Analysis**

**Appendix-6: AMOS Output of Measurement Model**

**Appendix-7: AMOS Output of Structural Model**

## **Appendix-1: Semi-Structured Interview Form**

Aşağıda Ocak-Şubat 2013 tarihleri arasında 10 kişi ile gerçekleştirilmiş olan yarı yapılandırılmış görüşme formunda yer alan sorular yer almaktadır. Görüşmeler temelde bu sorular çerçevesinde gerçekleştirilmiş olmakla birlikte katılımcının verdiği yanıtlar doğrultusunda daha derin bilgi edinebilmek amacıyla, gerektiğinde, görüşme çerçevesi, süresi ve kapsamı genişletilmiştir.

**Adı-Soyadı:**

**Yaşı:**

**Mesleği:**

**Cinsiyeti:**

**Medeni Durumu:**

**Öğrenim durumu:**

**Yaşadığı Şehir:**

**Tarih:**

1. Kaç yıldır cep telefonu kullanıyorsunuz?
2. Şu anda hangi GSM operatöründen hizmet alıyorsunuz?
3. Ne zamandan beri bu GSM operatöründen hizmet alıyorsunuz?
4. Türkiye’de kaç tane GSM operatörünün faaliyet gösterdiğini biliyor musunuz?
5. Hiç operatör değiştirdiniz mi?
6. (Eğer geçiş yapmışsa) Sonra neden ..... ya geçtiniz?
7. (Eğer başka geçiş varsa) Sonra yeniden ..... geçtiniz?
8. Geçiş sebebine ilişkin gelişen yeni soru.....
9. (Eğer varsa) Diğer geçiş sebebi....
10. Peki, sizin çevrenizde de operatör değiştiren çok sık oluyor mu?
11. Yakın çevreniz için bu operatörleri en çok kullanılanıdan en az kullanılanı doğru sıralayın desem, hangi sırada verirsiniz?
12. .... ikinci sırada olması peki sizce neye bağlı? Ne gibi etkenler olabilir?
13. Kalite size neyi ifade ediyor?

14. Hizmet kalitesi size neyi ifade ediyor? Hizmet kalitesinin içinde neler var, neyi görüyorsunuz?
15. Mesela kullandığınız ve diğer GSM operatörlerini hizmet kalitesine göre değerlendirin desem?
16. Türkiye’de faaliyet gösteren GSM operatörlerini hangi kriterlere göre ne sırada verirsiniz?
17. GSM operatörü reklamlarını dikkate alır mısınız?
18. Peki, konuşma ücretleri ya da internet paketlerine ilişkin araştırma-karşılaştırma yapıyor musunuz?
19. Bağlılığı nasıl tanımlıyorsunuz?
20. Peki, kendinizi hizmet aldığınız GSM operatörüne bağlı olarak tanımlar mısınız?
21. Peki, bu koşullarda şu an hizmet aldığınız operatöre karşı nasıl bir bağlılık hissediyorsunuz? Mesela mecburiyetten der misiniz? Ya da daha duygusal bir bağlılık diyebilir misiniz?
22. Akıllı telefonunuz var mı?
23. (Yanıt evet ise) İnternet bağlantınız var mı?
24. (Yanıt evet ise) Peki, internet bağlantısı, çekme gücü vs. sıkıntı yaşıyor musunuz?
25. Peki, hizmet aldığınız operatörün bayilerine gidiyor musunuz? Ya da ne sıklıkla gidiyorsunuz?
26. Peki, önceki operatörlerinizde yaşadığınız sıkıntıları şimdiki de yaşasanız, bırakmayı düşünür müsünüz?

## Appendix 2: Questionnaire (Final Form)

### GSM Operatörü Abonelerinin Bağlılıklarının Ölçülmesi Üzerine Bir Araştırma

Değerli Katılımcı,

Bu anket, Türkiye’de GSM operatörü abonelerinin operatörlere bağlılıklarını **etkileyen faktörleri** belirlemeye ve bunları ölçmeye yönelik olarak hazırlanmış olup bir yüksek lisans tezinin araştırma kısmını oluşturmaktadır.

Araştırma, herhangi bir ticari amaç taşımadığı için sorulara verdiğiniz cevaplar yalnızca bilimsel amaçlar için kullanılacak ve kesinlikle gizli tutulacaktır.

Soruların cevaplanması yaklaşık 10 dakikanızı alacağı tahmin edilmektedir. Anket formunda yer alan soruları inceleyerek, görüşlerinize en uygun olan seçeneği (X) ile işaretlemeniz ve tüm bölümleri **eksiksiz** doldurmanız araştırmacının amacına ulaşması açısından çok önemlidir.

Gösterdiğiniz ilgi ve yardımlarınız için şimdiden teşekkür ederiz.

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### I-CEP TELEFONU KULLANIMI VE OPERATÖR TERCİHİ

1. Şu andaki GSM operatörünüzden / operatörlerinizden ne kadar süredir hizmet alıyorsunuz?

	AVEA	TURKCELL	VODAFONE	DİĞER
1 yıldan az				
1-3 yıldır				
4-5 yıldır				
6-10 yıldır				
10 yılı aşkın süredir				

2. Hiç operatör değişikliği yaptınız mı?  Evet  Hayır (**Arka sayfaya geçiniz**)

3. **Yanıtınız “Evet” ise**, kaç defa operatör değişikliği yaptınız?

Bir defa	
İki defa	
Üç defa	
Üç defadan çok	

## II-GSM OPERATÖRLERİNİN VERDİKLERİ HİZMETLER VE BAĞLILIK İLİŞKİSİ

Bu bölümde GSM operatörü tercihinde rol oynayan faktörlere ilişkin ifadelere yer verilmiştir. GSM operatörü tercihinizde rol oynayan aşağıdaki faktörlere katılım derecenizi belirtiniz (kutucukları **X** ile işaretlemeniz yeterlidir. **Birden fazla hat kullanıyorsanız**, soruları en uzun süredir kullandığınız hat için cevaplandırınız).

### ÖLÇEK:

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
Kesinlikle katılmıyorum	Katılmıyorum	Ne katılıyorum ne katılmıyorum	Katılıyorum	Kesinlikle katılıyorum

1. GSM operatörü memnuniyet düzeyi belirleyicileri					
GSM operatörümden tam anlamıyla memnunum.	1	2	3	4	5
GSM operatörüm beklentilerimi daima karşılar.	1	2	3	4	5
GSM operatörüm bana arzu ettiğim deneyimi sağlar.	1	2	3	4	5
GSM operatörüm sunduğu hizmetlerde beni hiç hayal kırıklığına uğratmaz.	1	2	3	4	5

2. GSM operatörü tercihinde alternatiflerin belirleyiciliği					
Genel olarak değerlendirdiğimde diğer GSM operatörlerinin benim GSM operatörümde daha adil hizmet sunduğunu düşünüyorum.	1	2	3	4	5
Genel olarak değerlendirdiğimde diğer GSM operatörlerinin hizmet politikaları benim GSM operatörümünkinden daha uygun geliyor.	1	2	3	4	5
Diğer GSM operatörlerinin sunduğu hizmetten daha memnun olacağımı düşünüyorum.	1	2	3	4	5
Genel olarak diğer GSM operatörlerinden daha memnun olacağımı düşünüyorum.	1	2	3	4	5
Genel olarak değerlendirdiğimde diğer GSM operatörlerinin daha iyi çalıştığını düşünüyorum.	1	2	3	4	5

3. GSM operatörü tercihinde geçiş maliyetlerinin belirleyiciliği					
Diğer GSM operatörlerinin beklediğim hizmeti sunabileceğine inanmıyorum.	1	2	3	4	5
Şayet bir başka GSM operatörüne geçecek olursam bir süre kötü hizmetle karşılaşabileceğimi düşünüyorum.	1	2	3	4	5
Başka bir GSM operatörüne geçmek muhtemelen birtakım maliyet/ücretleri de beraberinde getirecektir.	1	2	3	4	5
Eğer başka bir GSM operatörüne geçsem maddi olarak olumsuz etkileneceğimi düşünüyorum.	1	2	3	4	5

Başka bir GSM operatörüne geçmem halinde nelerle karşılaşacağımı bilmiyorum.	1	2	3	4	5
Diğer GSM operatörlerini tam anlamıyla değerlendirecek bilgiye ulaşmak için yeterli zaman bulamıyorum.	1	2	3	4	5
Tam bilgiye sahip olsam bile GSM operatörümün sağladığı faydaları diğer GSM operatörleriyle kıyaslamak çok fazla zaman/çaba ister.	1	2	3	4	5
Diğer GSM operatörlerini kendi operatörümle kıyaslamak zor bir iştir.	1	2	3	4	5
Kullandığım GSM operatörünün yanı sıra yeni bir GSM operatörünün özelliklerini öğrenmek de zaman alacaktır.	1	2	3	4	5
Yeni bir GSM operatörüne geçmek zaman ve çaba isteyen, zahmetli bir iştir.	1	2	3	4	5
Başka bir GSM operatörüne geçişte çok fazla formalite vardır.	1	2	3	4	5
Başka bir GSM operatörüne geçmek demek şimdiye kadar biriktirdiğim puan, kredi, hizmet vb. kaybetmek ya da başka şeylerle değiştirmek zorunda kalmak demektir.	1	2	3	4	5
Eğer GSM operatörümünden ayrılırsam uzun süreli müşteri olmanın avantajlarını da kaybetmiş olacağım.	1	2	3	4	5
Başka bir GSM operatörüne geçmek baştan ödenmesi gereken bazı maliyetleri de içerir (bağlantı ücreti, üyelik bedeli, depozito vb.)	1	2	3	4	5
<b>4. GSM operatörüne duyulan güvenin belirleyiciliği</b>					
GSM operatörümün yaptıklarının doğruluğuna güvenilebilir.	1	2	3	4	5
GSM operatörümün hizmet sunumunda dürüst bir politika izler.	1	2	3	4	5
GSM operatörüm sunduğu hizmete dair bilgi verme konusunda şeffaftır.*	1	2	3	4	5
GSM operatörüm müşterisi olarak çıkarlarımı kendi çıkarının önünde görür.*	1	2	3	4	5
GSM operatörümüne vaatlerini yerine getirme konusunda güveniyorum.*	1	2	3	4	5
GSM operatörümün TV reklamlarında söylediklerine inanıyorum.*	1	2	3	4	5
GSM operatörüm beni ticari bir mal gibi görmez.*	1	2	3	4	5
GSM operatörüm beklediğim hizmeti tam olarak sunar.*	1	2	3	4	5
GSM operatörümün kullandığım paket limitini aşmam halinde beni uyaracağıma güveniyorum.*	1	2	3	4	5
<b>5. GSM operatörü tercihinde değişime direnç gösterme özelliğinin belirleyiciliği</b>					
GSM operatörümle ilgili değişiklikler yapmaktansa rutinlerime bağlı yaşamayı tercih ederim.	1	2	3	4	5
Operatör değişikliği yapmayı genellikle olumsuz buluyorum.	1	2	3	4	5
Yeni ve farklı bir operatörü deneyimlemektense aynı operatörde devam etmeyi tercih ederim.	1	2	3	4	5
GSM operatörümle ilgili rutinlerimi değiştirmek benim için ciddi bir sorundur.	1	2	3	4	5
Ne zaman operatör değişikliği söz konusu olsa sonuç lehime olsa bile bu değişikliğe karşı direnirim.	1	2	3	4	5

GSM operatörü değişikliği hayatımı olumlu yönde geliştirecek olsa bile bu değişikliği yapma fikri beni tedirgin eder.	1	2	3	4	5
GSM operatörleriyle ilgili fikrimi kolaylıkla değiştirmem.	1	2	3	4	5

<b>6. GSM operatörü tercihinde operatöre olan tutumsal bağlılığın belirleyiciliği</b>					
GSM operatörümüne duygusal olarak bağlı olduğumu hissediyorum.	1	2	3	4	5
GSM operatörümü ailemin bir parçası gibi görüyorum.	1	2	3	4	5
GSM operatörümüne karşı çok güçlü bir aidiyet hissim var.	1	2	3	4	5
Sonuç lehime olsa bile GSM operatörümünden ayrılmamın doğru olmayacağını düşünüyorum.	1	2	3	4	5
Eğer GSM operatörümünden ayrılırsam kendimi suçlu hissederim.	1	2	3	4	5
Birtakım zorunluluklar nedeniyle GSM operatörümü hemen bırakamıyorum.	1	2	3	4	5
GSM operatörümü bırakmam halinde çok az seçeneğim olduğunu düşünüyorum.	1	2	3	4	5
GSM operatörümüne karşı kendimi adeta kilitlemiş hissediyorum.	1	2	3	4	5
GSM operatörümü tercih ediyorum çünkü bunu yapmak zorundayım.	1	2	3	4	5
GSM operatörümü tercih ediyorum çünkü en iyi kampanyaları o sunuyor. *	1	2	3	4	5
GSM operatörümü tercih ediyorum çünkü hesaplaması kolay fiyat tarifesi sunuyor. *	1	2	3	4	5

<b>7. GSM operatörü tercihinde davranışsal bağlılığın belirleyiciliği</b>					
GSM operatörüm mevcut operatörler arasında ilk tercihimdir.	1	2	3	4	5
GSM operatörlerine ilişkin tavsiye istendiğinde hemen kendi GSM operatörümü öneriyorum.	1	2	3	4	5
Yakınlarımı ve arkadaşlarımı GSM operatörümü tercih etmeleri yönünde teşvik ediyorum.	1	2	3	4	5
Arkadaşlarımı ve yakınlarımı benim GSM operatörümünden hizmet almamaları konusunda uyarıyorum.	1	2	3	4	5
Arkadaşlarıma ve yakınlarıma benim GSM operatörümüne ilişkin şikâyetlerimi söylüyorum.	1	2	3	4	5
GSM operatörüm hakkında başkalarına olumlu şeyler söylüyorum.	1	2	3	4	5
Gelecek yıllarda GSM operatörümün daha farklı hizmetlerinden yararlanacağımı düşünüyorum.	1	2	3	4	5
Ne olursa olsun GSM operatörümü kullanmaya devam edeceğim.	1	2	3	4	5

\*signed items were developed from interviews.

### III-DEMOGRAFİK BİLGİLER

1. Cinsiyetiniz?  Kadın  Erkek
2. Yaşınız? \_\_\_\_\_
3. Medeni durumunuz?  Bekar  Evli
4. Eğitim durumunuz?

- Herhangi bir öğretim kurumundan mezun değil  İlkokul mezunu  Ortaokul mezunu
- Lise öğrencisi  Lise mezunu  Ön Lisans öğrencisi  Ön Lisans mezunu
- Lisans öğrencisi  Lisans mezunu  Lisansüstü öğrenci (YL/DR)
- Lisansüstü mezunu (YL/DR)

5. Aktif bir şekilde bir kuruma bağlı olarak çalışıyor musunuz?  Evet  Hayır

6. Yanıtınız “Evet” ise, kurumunuz hangi sektörde faaliyet göstermektedir?

- Özel sektör  Kamu sektörü  Diğer (lütfen belirtiniz \_\_\_\_\_)

7. Toplam aylık ortalama geliriniz ne kadardır? (Öğrenci iseniz ailenizin toplam aylık gelirini belirtiniz).

- 1,000 TL’den az  1,000-2,000 TL  2,001-3,000 TL
- 3,001-4,000 TL  4,001-5,000 TL  5,000 TL üstü

8. Kullandığınız hat  Faturalı  Faturasız

9. Kişisel GSM faturanızın aylık ortalama tutarı ne kadardır? (TL/ay)

- 10 TL altı  10-20 TL  21-30 TL  31-40 TL  41-50 TL
- 51-60 TL  61-70 TL  71-80 TL  81-90 TL  91-100 TL  100 TL üstü

10. Kullandığımız hattaki aylık konuşma süreniz ne kadardır? (dk/ay)

- 0-200 dk  201-400 dk  401-600 dk
- 601-800 dk  801-1000 dk  1001 dk üstü

**Araştırmamıza katkılarınız için teşekkür ederiz.**

**Appendix 3:**  
**t-test Results of Comparison Between Two Data Collection Techniques**  
**(Drop and Collect - Social Media)**

		t-test for Equality of Means			
		t	df	Sig. (2-tailed)	Mean Difference
Satisfaction1	Equal variances assumed	,361	503	,718	,033
	Equal variances not assumed	,363	446,993	,717	,033
Satisfaction2	Equal variances assumed	-,332	501	,740	-,031
	Equal variances not assumed	-,335	451,793	,738	-,031
Satisfaction3	Equal variances assumed	-,395	502	,693	-,036
	Equal variances not assumed	-,396	439,951	,693	-,036
Satisfaction4	Equal variances assumed	,493	500	,622	,050
	Equal variances not assumed	,491	434,279	,623	,050
Alternative attractiveness1	Equal variances assumed	1,832	501	,068	,168
	Equal variances not assumed	1,860	460,739	,064	,168
Alternative attractiveness2	Equal variances assumed	1,882	502	,060	,168
	Equal variances not assumed	1,903	455,012	,058	,168
<b>Alternative attractiveness3</b>	<b>Equal variances assumed</b>	<b>2,602</b>	<b>499</b>	<b>,010</b>	<b>,232</b>
	<b>Equal variances not assumed</b>	<b>2,636</b>	<b>457,883</b>	<b>,009</b>	<b>,232</b>
<b>Alternative attractiveness4</b>	<b>Equal variances assumed</b>	<b>3,448</b>	<b>498</b>	<b>,001</b>	<b>,295</b>
	<b>Equal variances not assumed</b>	<b>3,525</b>	<b>469,841</b>	<b>,000</b>	<b>,295</b>
<b>Alternative attractiveness5</b>	<b>Equal variances assumed</b>	<b>2,383</b>	<b>502</b>	<b>,018</b>	<b>,220</b>
	<b>Equal variances not assumed</b>	<b>2,384</b>	<b>439,285</b>	<b>,018</b>	<b>,220</b>
Switching costs1	Equal variances assumed	,718	502	,473	,069
	Equal variances not assumed	,720	442,199	,472	,069
Switching costs2	Equal variances assumed	1,604	497	,109	,158
	Equal variances not assumed	1,610	445,477	,108	,158

Switching costs3	Equal variances assumed	,819	499	,413	,089
	Equal variances not assumed	,810	421,398	,419	,089
Switching costs4	Equal variances assumed	-,454	499	,650	-,048
	Equal variances not assumed	-,455	442,688	,650	-,048
Switching costs5	Equal variances assumed	1,416	498	,157	,144
	Equal variances not assumed	1,396	415,634	,163	,144
<b>Switching costs6</b>	<b>Equal variances assumed</b>	<b>2,916</b>	<b>499</b>	<b>,004</b>	<b>,307</b>
	<b>Equal variances not assumed</b>	<b>2,893</b>	<b>426,737</b>	<b>,004</b>	<b>,307</b>
Switching costs7	Equal variances assumed	1,197	499	,232	,120
	Equal variances not assumed	1,188	427,127	,236	,120
Switching costs8	Equal variances assumed	,813	498	,416	,082
	Equal variances not assumed	,812	435,855	,417	,082
Switching costs9	Equal variances assumed	1,019	498	,309	,106
	Equal variances not assumed	1,012	427,696	,312	,106
Switching costs10	Equal variances assumed	,482	500	,630	,049
	Equal variances not assumed	,480	431,683	,631	,049
Switching costs11	Equal variances assumed	1,542	494	,124	,164
	Equal variances not assumed	1,537	434,318	,125	,164
Switching costs12	Equal variances assumed	-1,393	497	,164	-,151
	Equal variances not assumed	-1,385	429,592	,167	-,151
Switching costs13	Equal variances assumed	,488	498	,625	,054
	Equal variances not assumed	,485	428,782	,628	,054
Switching costs14	Equal variances assumed	,582	498	,561	,063
	Equal variances not assumed	,577	424,480	,565	,063
Trust1	Equal variances assumed	1,465	500	,143	,137
	Equal variances not assumed	1,459	431,509	,145	,137

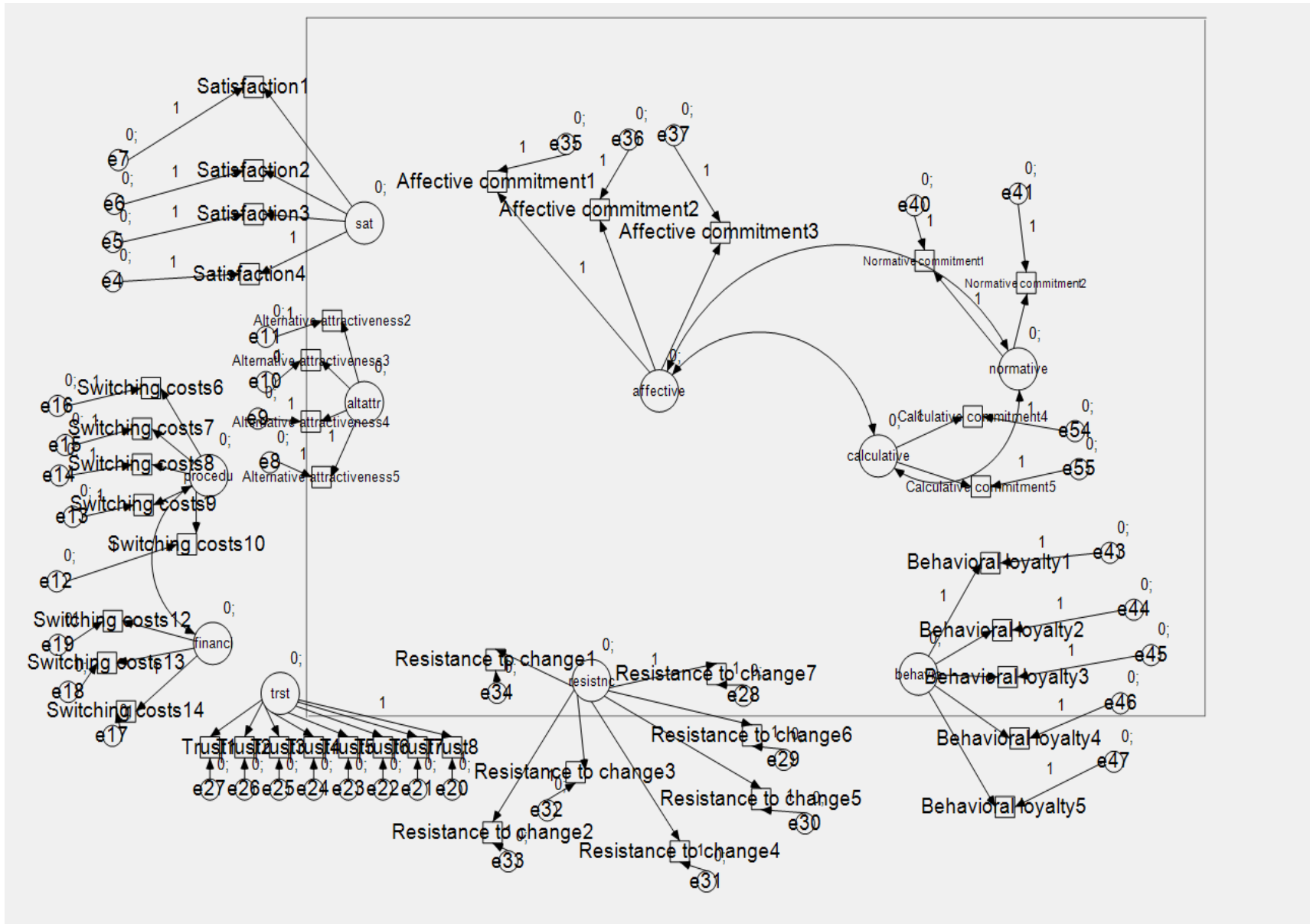


Trust2	Equal variances assumed	-,037	498	,971	-,003
	Equal variances not assumed	-,037	420,081	,971	-,003
Trust3	Equal variances assumed	1,047	500	,296	,101
	Equal variances not assumed	1,039	426,715	,300	,101
<b>Trust4</b>	<b>Equal variances assumed</b>	<b>2,010</b>	<b>502</b>	<b>,045</b>	<b>,197</b>
	<b>Equal variances not assumed</b>	<b>1,993</b>	<b>425,364</b>	<b>,047</b>	<b>,197</b>
Trust5	Equal variances assumed	,299	501	,765	,029
	Equal variances not assumed	,296	423,955	,767	,029
Trust6	Equal variances assumed	,447	501	,655	,047
	Equal variances not assumed	,443	424,075	,658	,047
<b>Trust7</b>	<b>Equal variances assumed</b>	<b>2,728</b>	<b>498</b>	<b>,007</b>	<b>,270</b>
	<b>Equal variances not assumed</b>	<b>2,731</b>	<b>440,501</b>	<b>,007</b>	<b>,270</b>
Trust8	Equal variances assumed	-,430	500	,667	-,041
	Equal variances not assumed	-,432	444,412	,666	-,041
Trust9	Equal variances assumed	1,630	501	,104	,192
	Equal variances not assumed	1,599	408,367	,110	,192
Resistance to change1	Equal variances assumed	,116	500	,907	,012
	Equal variances not assumed	,115	418,276	,909	,012
Resistance to change2	Equal variances assumed	,357	499	,721	,036
	Equal variances not assumed	,356	435,158	,722	,036
Resistance to change3	Equal variances assumed	,439	500	,661	,044
	Equal variances not assumed	,440	444,444	,660	,044
Resistance to change4	Equal variances assumed	,255	499	,799	,025
	Equal variances not assumed	,252	421,324	,801	,025

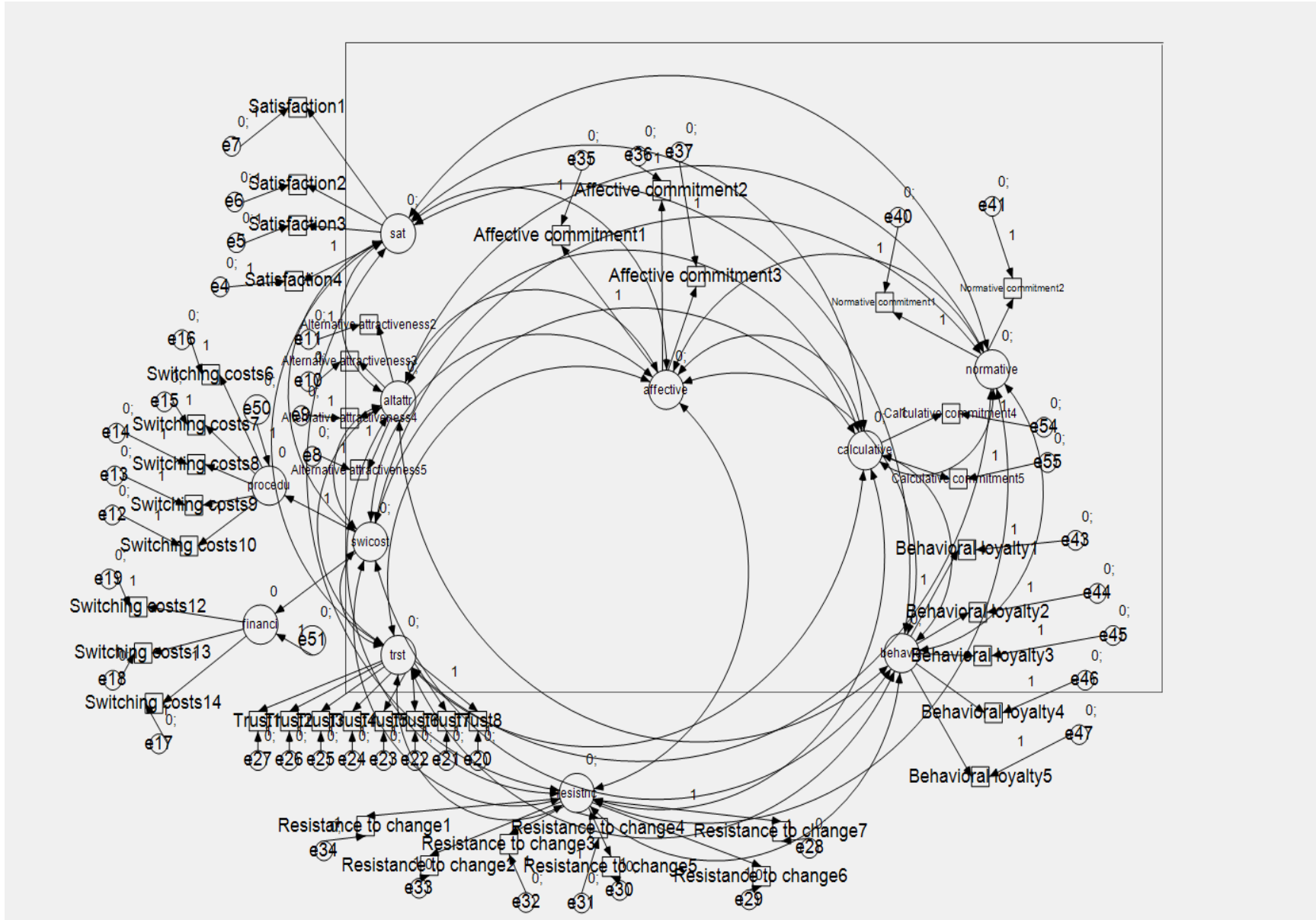
#### Appendix 4: Correlations Matrix

		Sat	Alt	Tru	Res	Beh	Pro_Swi	Fin_Swi	Aff_Co m	Nor_Com	Cal_Com
<b>Sat</b>	Pearson Correlation										
	Sig. (2-tailed)										
<b>Alt</b>	Pearson Correlation	<b>-0,278</b>									
	Sig. (2-tailed)	0,001									
<b>Tru</b>	Pearson Correlation	<b>0,640</b>	<b>-0,230</b>								
	Sig. (2-tailed)	0,001	0,001								
<b>Res</b>	Pearson Correlation	<b>0,234</b>	<b>-0,038</b>	<b>0,321</b>							
	Sig. (2-tailed)	0,001	<b>0,396</b>	0,001							
<b>Beh</b>	Pearson Correlation	<b>0,582</b>	<b>-0,336</b>	<b>0,674</b>	<b>0,317</b>						
	Sig. (2-tailed)	0,001	0,001	0,001	0,001						
<b>Pro_Swi</b>	Pearson Correlation	<b>-0,050</b>	<b>0,124</b>	<b>-0,009</b>	<b>0,271</b>	<b>-0,041</b>					
	Sig. (2-tailed)	0,265	0,005	<b>0,843</b>	0,000	<b>0,357</b>					
<b>Fin_Swi</b>	Pearson Correlation	<b>0,103</b>	<b>-0,075</b>	<b>0,197</b>	<b>0,294</b>	<b>0,222</b>	<b>0,396</b>				
	Sig. (2-tailed)	0,020	0,091	0,001	0,001	0,001	0,001				
<b>Aff_Com</b>	Pearson Correlation	<b>0,378</b>	<b>-0,112</b>	<b>0,501</b>	<b>0,506</b>	<b>0,474</b>	<b>0,072</b>	<b>0,194</b>			
	Sig. (2-tailed)	0,001	0,012	0,001	0,001	0,001	<b>0,105</b>	0,001			
<b>Nor_Com</b>	Pearson Correlation	<b>0,257</b>	<b>0,015</b>	<b>0,390</b>	<b>0,609</b>	<b>0,360</b>	<b>0,114</b>	<b>0,181</b>	<b>0,724</b>		
	Sig. (2-tailed)	0,001	<b>0,729</b>	0,001	0,001	0,001	0,010	0,001	0,001		
<b>Cal_Com</b>	Pearson Correlation	<b>0,348</b>	<b>-0,209</b>	<b>0,440</b>	<b>0,050</b>	<b>0,501</b>	<b>-0,037</b>	<b>0,124</b>	<b>0,214</b>	<b>0,193</b>	
	Sig. (2-tailed)	0,001	0,001	0,001	<b>0,265</b>	0,001	<b>0,404</b>	0,005	0,001	0,001	
	<b>Mean</b>	<b>3,26</b>	<b>2,43</b>	<b>2,87</b>	<b>2,96</b>	<b>3,36</b>	<b>3,10</b>	<b>3,27</b>	<b>2,29</b>	<b>2,10</b>	<b>3,08</b>
	<b>SD</b>	0,91	0,82	0,84	0,88	0,89	0,92	0,96	1,06	0,96	1,06

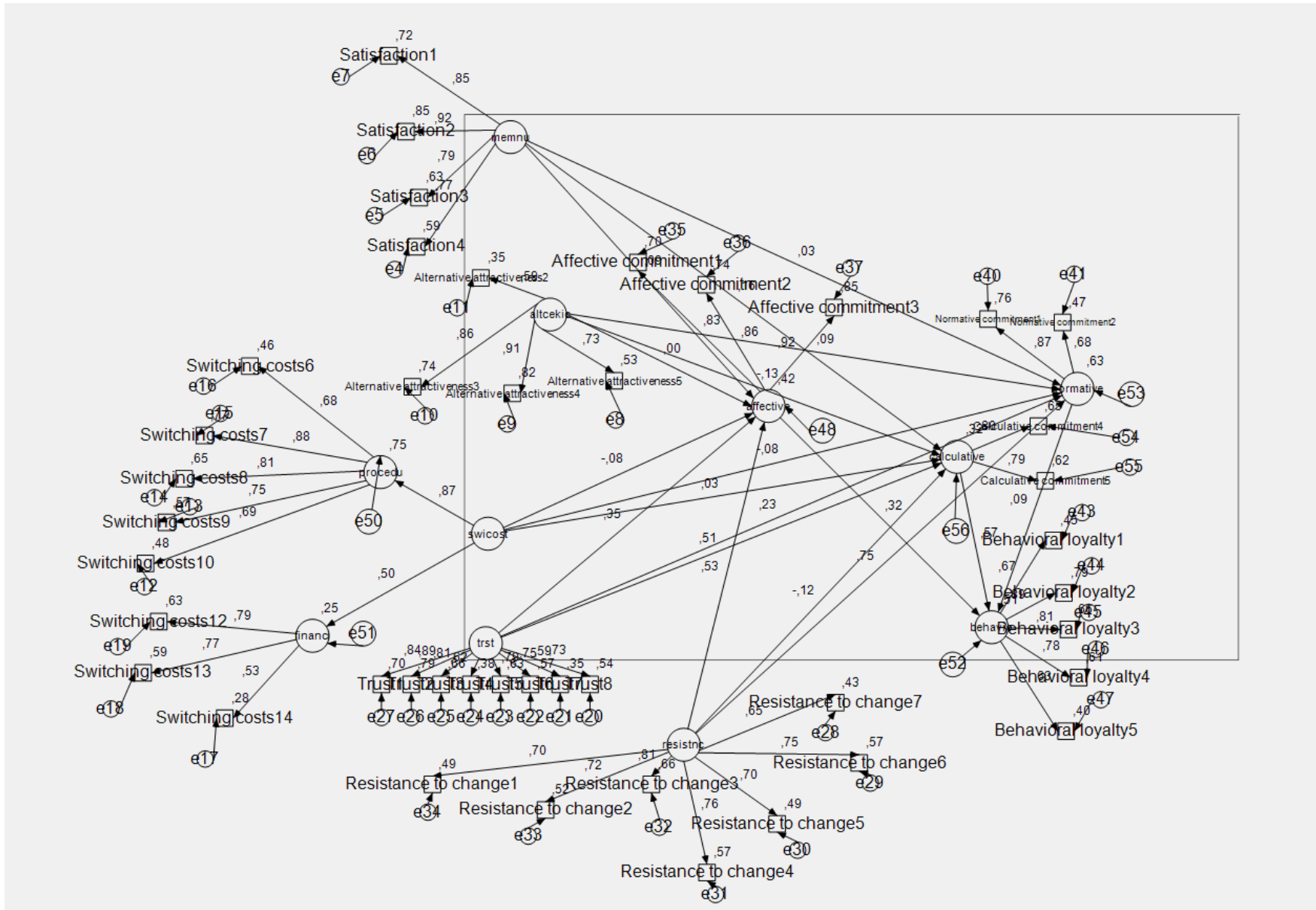
Appendix-5: AMOS Output of Confirmatory Factor Analysis



## Appendix-6: AMOS Output of Measurement Model



## Appendix-7: AMOS Output of Structural Model



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