Why Customers Stay: The Role of Switching Costs on the Satisfaction-Trust-Commitment Chain

AZİZE ŞAHİN
Faculty of Business Administration, Düzce University, Turkey
Email: azize.sahin@gmail.com
Phone: +90 3805421180

HAKAN KİTAPÇI
Faculty of Business Administration, Gebze Institute of Technology, Turkey
Email: hakankitapci@gmail.com
Phone: +90 2626051000

Abstract

Creating, increasing, and securing satisfaction, trust and commitment for a brand are central to many corporate strategies because obtaining new customers is costly and customer retention is connected to long-term profitability. The present study explores the relationship among brand satisfaction, brand trust, and brand commitment with an emphasis on understanding the linking role played by switching costs. The authors develop a model that explains how switching costs impact upon the brand satisfaction-trust-commitment chain. The model proposes that moderating effects of switching costs the relationship among brand satisfaction, trust and commitment. The authors analyse the relationships of satisfaction-trust, and trust-commitment for the customers of cell phone brands. The model is tested on data collected from 457 real consumers in Istanbul, Turkey. The results indicate that switching costs have moderating effects in the relationships between satisfaction, trust and commitment for a brand. This empirical study provides a new approach to understand the effects of switching costs on the relationships between satisfaction, trust, and commitment for a brand. The authors conclude with a discussion of these and other implications for researchers and practitioners.

Key Words: *Switching Costs, Brand Satisfaction, Brand Trust, Brand Commitment, Global Cell Phone Brands.*

Introduction

Why customers stay with the same brand? What is the role of switching costs on the satisfaction-trust-commitment chain? Extant research does not answer these questions. More broadly, creating, increasing, and securing satisfaction, trust and commitment for a brand are central to many corporate strategies because obtaining new customers is costly and customer retention is connected to long-term profitability.
Cell phone companies employ strategies that incur some sort of high cost in order to dissuade customers from switching to a competitor's brand. The cell phone industry is one of the fastest growing industries in the world. One of the main influences of growing cell phone industry is that cell phones have become necessary device in our everyday life. We use brands that is, specific branded versions of particular product classes—as the units of analysis in this study. This enables us to bring consumer-level notions of satisfaction, trust and commitment toward brands into the same plane.

Branding as an important factor allows a company to create meaning and value for their standard product and firms desire that customers become loyal to their brand. Branding also influence consumers' satisfaction, trust and commitment for a brand. Switching costs have attracted a lot of attention in marketing practices (Deighton et al. 1994; Lam et al. 2010; Wang 2010). Both marketing academics and professionals have come to realize that understanding the role of switching costs in the relationship among satisfaction, trust, and commitment for a brand.

We begin by defining the constructs of interest and developing a model of the relationships among these constructs. To develop our hypotheses, we draw from the new and emerging concepts of relationship marketing, brand equity, and double jeopardy. In this direction, we present the methods, measures, and results of the survey designed to test the hypotheses of interest. We discuss the results in terms of their managerial relevance and implications for further research.

Theoretical Background and Hypotheses

Brand Satisfaction

To bring new customers to a brand is vital to growth, keeping them have satisfied and committed to the brand is just as important to volume of sales. But how can companies ensure the highest level of customer satisfaction for their brand? Brand satisfaction generally is conceptualized as an attitude like judgment following a purchase act or based on a series of consumer-brand interactions (Fournier and Mick, 1999; Yi and Suna, 2004). Satisfaction is a positive affective reaction to an outcome of prior experience (Ganesan, 1994) then impacts on subsequent purchases (Oliver, 1980), completing cyclical pattern (Bennett et al. 2005). The relationship between satisfaction and trust has received some in the empirical studies published to date (Singh and Sirdeshmukh, 2000; Sahin et al. 2011), because trust development is generally portrayed as an individual's experiential process of learning over time (Williams 2001). Clara and Singh (2005) affirm that trust evolves from the result of past experience and prior interaction, and Garbarino and Johnson (1999) view trust as a high order mental construct that summarizes consumers' knowledge and experiences. To summarize above mention, the research hypothesis is proposed as below:
Hypothesis 1 (H1): Brand satisfaction is positively associated brand trust.

Brand Trust

In the marketing literature, trust has been studied primarily in the context of relationship marketing (Doney and Cannon 1997; Dwyer, Schurr, and Oh 1987; Ganesan 1994; Ganesan and Hess 1997; Morgan and Hunt 1994; Moorman, Zaltman, and Deshpande, 1992). Consumers need to trust that the brand will meet their expectations, deliver on its promise in every interaction. In the consumer-brand domain, this idea implies that the brand is an active relational partner. Brands that lose trust are in the danger of losing customers.

In consonance with the definition of trust provided by Moorman, Zaltman, and Deshpande (1992, p. 315) and Morgan and Hunt (1994, p. 23), we define brand trust as the willingness of the average consumer to rely on the ability of the brand to perform its stated function. Moorman, Zaltman, and Deshpande (1992) and Doney and Cannon (1997) both also stress that the notion of trust is only relevant in situations of uncertainty (e.g., when greater versus lesser differences among brands occur). Specifically, trust reduces the uncertainty in an environment in which consumers feel especially vulnerable because they know they can rely on the trusted brand.

and Cannon (1997, p. 37) suggest that the construct of trust involves a "calculative process" based on the ability of an object or party (e.g., a brand) to continue to meet its obligations and on an estimation of the costs versus rewards of staying in the relationship. At the same time, Doney and Cannon point out that trust involves an inference regarding the benevolence of the firm to act in the best interests of the customer based on shared goals and values. Thus, beliefs about reliability, safety, and honesty arc all important facets of trust that people incorporate in their operationalization of trust, as we discuss subsequently. Overall, we view brand trust as involving a process that is well thought out and carefully considered, whereas the development of brand affect is more spontaneous, more immediate, and less deliberately reasoned in nature.

We propose that brand trust is related to brand commitment. This proposition stems from the emerging theory of brand commitment (similar to brand loyalty) in relationship marketing (Fournier 1998; Moorman, Zaltman, and Deshpande 1992; Morgan and Hunt 1994; Webster 1992). Brand trust appears to serve as key determinant of brand commitment consistent with the concept of one-to-one marketing relationships.

Brand trust leads to brand commitment because trust creates exchange relationships that are highly valued (Morgan and Hunt 1994). Indeed, commitment has been defined as "an enduring desire to maintain a valued relationship" (Moorman, Zaltman, and Deshpande 1992, p. 316). Thus, commitment underlies the ongoing process of continuing and maintaining a valued and important relationship that has been created by trust. In other words, trust and commitment should be associated, because trust is important in relational exchanges and commitment is also reserved for such valued relationships. In this connection, Moorman, Zaltman, and Deshpande (1992) and Morgan and Hunt (1994) find that trust leads to commitment in business-to-business relational exchanges. Thus, we suggest that brand trust will contribute to brand commitment. Trusted brands should be purchased more often and should evoke a higher degree of attitudinal commitment.
Hypothesis 2 (H2): Brand trust is positively related to brand commitment.

Switching Costs

Switching occurs when a customer is motivated to review their available alternatives in a marketplace due to ‘a change in competitive activity in the market’ (Seiders and Tigert, 1997). Switching costs or barriers are the ‘inconvenience, out-of-pocket costs and psychological upsets’ a customer expects if they change suppliers (Bendapudi and Berry, 1997). It may not be worth the customer switching because they risk not being satisfied suitably elsewhere (Ping, 1993). When a consumer faces switching costs or barriers, the rational consumer will not switch to the brand offering the lowest price if the switching costs in terms of monetary cost, effort, time, uncertainty, and other reasons, outweigh the price differential between the two brands. In addition to objectively measurable monetary costs, switching costs also refer to the time and psychological effort involved in facing the uncertainty of dealing with a new brand (Dick and Basu, 1994; Ko de Ruyter et al., 1998). Types of switching costs include exit fees, search costs, learning costs, cognitive effort, emotional costs, equipment costs, installation and start-up costs, financial risk, psychological risk, and social risk. The perception of switching costs is considered a significant factor affecting the brand satisfaction-trust relationship and brand trust-commitment relationship (Dixon et al. 2005). High switching costs retain customers from changing brand relationships. Therefore, an increase in switching costs will lead to increase in commitment for a brand. In many cases, unsatisfied customers stay with their brand because the time and effort needed to choose another brand are perceived high. Therefore, it seems reasonable to state the following hypothesis:
Hypothesis 3a (H3a): Switching costs have moderating effect the relationship between brand satisfaction and trust.
Hypothesis 3b (H3b): Switching costs have moderating effect the relationship between brand trust and commitment.

Brand Commitment

Commitment has been defined as "an enduring desire to maintain a valued relationship" (Moorman, Zaltman, and Deshpande 1992). Thus, commitment underlies the ongoing process of continuing and maintaining a valued and important relationship that has been created by trust. There are multiple conceptualizations of commitment in the consumer behavior literature. At the brand level, commitment has been thought of as brand loyalty (Martin and Goodell, 1991) and represents one of the most researched areas in consumer behavior (Muncy and Hunt, 1984). Other approaches have defined it as a component of product involvement (Lastovicka and Gardner, 1977). Empirical studies have also examined the antecedents and consequences of brand commitment (e.g., Beatty, Kahle and Homer, 1988) but its relationship with other consumer behavior constructs like satisfaction, trust and switching costs risk is not clear. In the present study, brand commitment is conceptualized as an attitudinal construct and is defined as "the pledging or binding of an individual to his/her brand choice within a product class" (Lastovicka and Gardner, 1977)

Research Methodology

Research Model

The research model guiding this research is depicted in Figure 1. The proposed model draws from the diverse research. The research model in Figure 1 proposes that moderating effect of switching costs the relationship between brand satisfaction, trust and commitment. The authors have generated four hypotheses associated with the model. These hypotheses focus on the interrelationships among the brand satisfaction, trust, commitment and switching costs.

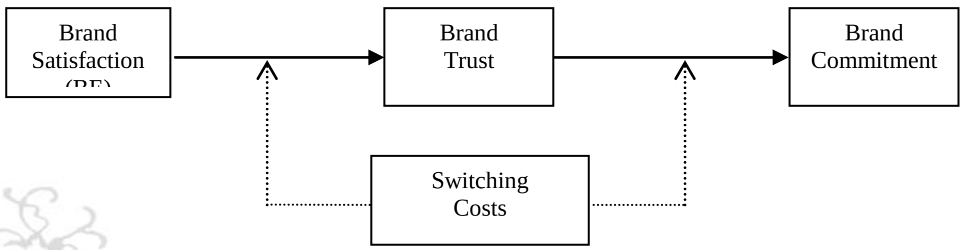

Figure 1. Research Model

Research Design

This study was designed to investigate the moderating effect of switching cost on the relationship between brand satisfaction, brand trust and brand commitment in cell phone brands. Overall consideration, cell phone market was selected as the relational exchange context for this research. Cell phone product class was chosen for several reasons. First brand involvement is very high in cell phone product class. Second, cell phone marketers have been spending high brand communication expenditures. Third, brand satisfaction is very important for cell phone consumers.

Data Gathering

The research data was collected through the questionnaire. The questionnaire began with an introductory statement that asked respondents to administer their own responses, assured them of confidentiality, and so forth. This was followed by a request for demographic information and the measures. Data were collected through random questionnaires consumers. The study was based on the development and administration of a self-administered survey and conducted in Istanbul, Turkey.

Sample

Of the 650 students who received a survey, 466 respondents indicated that they had relationships with all four relationships under study, for a 70.3 % completion rate. The surveys were also checked for incomplete information. This process eliminated less than 2% of the sample. The final sample consisted of 457 participants. Though sample generalizability is a common concern in social science research, especially when response rates are small, it is important to note that at this point we are providing an initial test of a theoretical model in a particular context. The important issues here are (1) whether our sample is an appropriate context for testing our theory and (2) whether our sample of respondents has variance to be explained. Because we are not attempting to generalize an established model to a new population or project a descriptive statistics from a sample to some larger population, the possibility of nonresponse bias is a nonissue in research such as ours. (Hunt, 1990). The descriptive statistics values are shown on Table 1.

Table 1: Descriptive Statistics

Gender			*Marital Status*		
	Frequency	**Valid %**		**Frequency**	**Valid %**
Male	246	53.9	Married	163	35.6
Female	211	46.1	Single	294	64.4
Total	457	100.0	Total	457	100.0

Brand		
	Frequency	**Valid %**
SAMSUNG	109	23.9
NOKIA	225	49.1
IPHONE	52	11.4
Others	71	15.6
Total	457	100.0

Measures

We used Churchill's (1979) approach to questionnaire development. We combined scales from several other relevant empirical studies with new items to make an initial list of questions. We eliminated several redundant items through interviews with consumers and colleagues, and we tested a first draft of the questionnaire across thirty-six measures. We used five-point scales (5 = "very likely," 4 = "somewhat likely," 3 = "neither likely nor unlikely," 2 = some hat unlikely," and 1 = "very unlikely") to answer the question. Thirty-six measures are used to capture the various latent constructs.

We based measure analyses on groupings of related sets of measures: (1) measures of brand satisfaction, (2) measures of brand trust, (3) measures of switching costs and (4) measures of brand commitment. We held focus group with 20 real consumers how they perceived and described the constructs. We generate an initial set of items from this exploratory research.

Switching costs. We measured switching costs with 4 items adapted from the scales developed by Ping (1993).

The brand satisfaction. We measured brand satisfaction with 9 items adapted from the scales developed by Chaudhuri and Holbrook (2001), Moorman, Zaltman and Deshpande (1992), Morgan and Hunt (1994).

The brand trust. We measured brand trust with 8 items adapted from the scales developed by Chaudhuri and Holbrook (2001), Moorman, Zaltman and Deshpande (1992), Morgan and Hunt (1994).

The brand commitment. We measured brand trust with 6 items adapted from the scales developed by Chaudhuri and Holbrook (2001), Moorman, Zaltman and Deshpande (1992), Morgan and Hunt (1994).

Results

Factor Analyses and Reliability

The scales were submitted to exploratory factor analysis separately. The best fit of the data was obtained with a principal component analysis with a varimax rotation. There are; eight items for brand trust, nine items for brand satisfaction, six items for brand loyalty and four items for switching cost. The factor loadings of brand trust, brand satisfaction, brand loyalty and switching cost are seen in Table 2. The four factors captured all of the variance with 64.1%.

Table 2: Factor Analysis

	1	2	3	4
X meets my expectations.	.642			
I feel confident in X	.574			
X never disappoints me	.501			
X guarantees satisfaction	.696			
X would be honest and sincere in addressing my concerns	.675			
I could rely on X to solve the problem	.776			
X would make any effort to satisfy me	.728			
X would compensate me in some way for the problem with the product	.418			
I am very satisfied with the service provided by X		.739		
I am very satisfied with X		.809		
I am very happy with X		.688		
I am very happy with the service provided by X		.711		
This brand does a good job of satisfying my needs		.732		
The service-products provided by this is very satisfactory		.736		
I believe that using this brand is usually a very satisfying experience		.633		
X would make any effort to satisfy me		.654		
X would compensate me in some way for the problem with the product		.504		
I intend to buy this brand in near future			.700	
I intend to buy other products of this brand			.636	
I consider this brand as my first choice in the category			.739	
The next time I need that product, I will buy the same brand			.712	
I will continue to e loyal customer for this brand			.717	
I am willing to pay a price premium over competing products to be able to purchase this brand again			.597	
I think that I will lose money by quitting my relationship with this brand				.747
I think that it will cost a lot of money to change the brand				.780
I would be unhappy if for some reason I had to go to brand				.822
It would cost me a lot of time and energy to find an alternative store				.769

Explained Total Variance: 64.1%; 1. Brand trust, 2. Brand satisfaction, 3. Brand loyalty, 3. Switching cost.

Descriptives, Correlations and Alpha Reliabilities of the Measures

As shown in the Table 3, all variables are significantly and positively correlated with each other. For exploratory research, a chronbach α greater than .70 is generally considerate reliable (Nunnally, 1978). *Chronbach α* statistics for the study constructs are .81, .92, .86 and .89 for each of the four factors respectively.

Table 3: Descriptives, Correlations and Alpha Reliabilities of the Measures

		μ	δ	A	1	2	3
1	Brand Trust	3.61	.77	.81			
2	Brand satisfaction	3.82	.75	.92	.654**		
3	Switching cost	2.87	1.03	.86	.301**	.340**	
4	Brand commitment	3.47	.86	.89	.527**	.646**	.561**

***P<.01*

Regression Analysis

Having identified the four-factor loading, we performed the multiple regression analysis to investigate whether switching cost moderating effect on relationship between brand trust, brand satisfaction and brand commitment. Table 4 reports the results of the regression analysis. The analysis showed that in Model 1, independent variables multiple correlation coefficient (R) of .469. The F-ratio, which has a value of 402.000 suggests that the regression model we have adopted is significant (P<0.01).The result revealed that switching cost have moderating effect between brand satisfaction and brand trust (β1=.685; P<.01).The analysis showed that in Model 2, independent variables multiple correlation coefficient (R) of .427. The F-ratio, which has a value of 339.431 suggests that the regression model we have adopted is significant (P<.01). The result revealed that switching cost have moderating effect between brand trust and brand commitment (β1=.657; P<.01).Therefore, our hypotheses 1 and 2 are supported.

Table 4: Regression Analysis

	Model 1 Brand Trust			Model 2 Brand Commitment		
	Beta	t	Sig.	Beta	T	Sig.
Brand Satisfaction* Switching Cost	.685	20.054	.000*	-	-	-
Brand Trust* Switching Cost	-	-	-	.654	18.424	.000*
R^2 *F* *Sig.*	.469 402.000 .000			.427 339.431 .000		

**P<.01*

Discussion

The research was done using a theoretical framework developed based on previous studies. The main purpose of this study was to investigate the role of switching costs in the relationship between satisfaction, trust, and commitment for cell phone brands. Results from hypotheses testing suggest the following information:

The effects of brand satisfaction. As research results show, brand satisfaction has a significantly positive effect on brand trust. These results were supported by those of previous studies done by other researchers (Sahin et al. 2011; Fullerton, 2005; Zehir et al. 2011;Chaudhuri and Holbrook, 2001).

The effects of brand trust. The results Show that brand trust has positive effects on brand commitment. This finding is supported by Ping (1993). Brand trust leads to brand commitment.
The switching costs. Switching costs have positive effects on brand satisfaction and trust. This finding is supported by Ping (1993).

These results hold important implications for both theory and practice. In terms of theory, brand satisfaction and trust are important determinants for building commitment for a brand. Switching costs play very important role in the relationship between satisfaction and trust for a brand. Customers' switching costs related learning how to use the interface, operating system and features of a new cell phone from different brand; and costs in terms of time and effort lost.

In terms of practice, the results demonstrate that the main focus of management attention should be on satisfaction, trust, and commitment for brand by considering the role of switching costs. This paper has suggested what is possible, practical, and can be done by marketers in terms of satisfaction, trust, commitment and switching costs. Marketers can interpret these results as helping to justify marketing expenditures on brand and customer related marketing activities that create brand's long-term performance.

Limitations and Future Direction

This study is subject to several limitations. The primary limitation of this research is that it explores only one-product category, potentially limiting the generalizability to other domains. The study can be strengthened by increasing the sample size and including participants in other geographical areas. The present study did not examine such personal factors as product involvement, consumer demographics and so forth. Overall, more detailed understanding of the role of switching costs in the relationship between satisfaction, trust, and commitment for a brand more detailed understanding of the effects of brand communication and brand satisfaction on building brand trust. Further research should focus on the antecedents and long-term consequences of the switching costs.

References

Bendapudi, Neeli; Berry, Leonard L., (1997), Customer's Motivations for Maintaining Relationships with Service Providers. *Journal of Retailing*, 73(1), 15-37.

Bennet R, Hartel CJH, McColl-Kennedy JR (2005). Experience as a Moderator of Involvement and Satisfaction on Brand Loyalty in a Business-to-Business Settings. *Industrial Marketing Management*. 34, 97-107.

Bhattacharya, Rajeev, Timothy M. Devinney, and Madan M. Pillutla (1998), .A Formal Model of Trust based on Outcomes,. *The Academy of Management Review*, 23 (3), 459-472.

Chaudhuri Arjun,Holbrook B.Moris, (2001), The Chain of Effects From Brand Trust and Brand Affects to Brand Performance: The Role of Brand Loyalty, *Journal of Marketing*, 65, 81-93

Churchill Jr., Gilbert A. (1979). A Paradigm for Developing Better Measures of Marketing Constructs. *Journal of Marketing Research (JMR)*. 16(1), 64-73.

Clara, A., and Jagdip, S., (2005), Curvilinear Effects of Consumer Loyalty Determinants in Relational Exchanges, *Journal of Marketing Research*, 13, 56-65.

Deighton, John; Henderson M. Caroline and Nesli A. Scott, (1994). The Effects of Advertising on Brand Switching and Repeat Purchasing. *Journal of Marketing Research*, 31, 24-83

Delgado-Ballester, Elena; Jose L. Munuera-Aleman and Maria J., Yagüe-Guillen (2003). Development and Validation of a Brand Trust Scale., *International Journa of Market Research*, 45 (1), 35-53

Dick, A.S. and Basu, (1994). Customer Loyalty Toward an Integrated Conceptual Framework. *Journal of the Academy of Marketing Science*, 22 (2), 99-113

Dixon J, Bridson K, Evans J, Morrison M (2005). An Alternative Perspective on Relationships, Loyalty and Future Store Choice. *In.Rev.of reatail Distribution and Consumer Research.* Vol.15 (4), 351-374.

Fournier, Susan; Mick, David Glen. (1999). Rediscovering Satisfaction. *Journal of Marketing*. 63(4), 5-23.

Fullerton G (2005). The Impact of Brand Commitment on Loyalty to Retail Service Brands. *Canadian Journal of Administrative Sciences*, 22 (2), 97-110.

Ganesan S (1994). Determinants of Long-Term Orientation in Buyer-Seller Relationships. *Journal of Marketing*. Chicago. Vol. 58(2), 1-19.

Garbarino & Johnson S.Mark, (1999), The Different Roles of satisfaction, Trust, and Commitment In Customer Relationships, *Journal of Marketing*, 63, 70-87

Ko de Ruyter, Wetzels, M., and Bloemer, J., (1998). On the Relationship Between Perceived Service Quality, Service Loyalty and Switching Costs. *International Journal of Service Industry Management*, 9(5), 436-453.

Lam, Son K.; Ahearne, Michael, Hu Ye; Schillewaert, Niels (2010). Resistance to Brand Switching When a Radically New Brand is Introduced; A Social Identity Theory Perspective. *Journal of Marketing*, 74 (6), 128-146.

Lastovicka, J. L. and Gardner, D. M. (1977). 'Components of involvement' In J. C. Maloney and B. Silverman (Eds.). Attitude Research Plays for High Stakes. *Chicago: American Marketing Association*, 53-73

Lastovicka, John L.; Gardner, David M., (1977), Low Involvement Versus Hıgh Involvement Cognıtıve Structures. *Advances in Consumer Research*. 5 (1), 87-92

Martin, Charles L.; Goodell, Phillips W., (1991) Historical, Descriptive and Strategic Perspectives on the Construct of Product Commitment. *European Journal of Marketing*, 25(1), 53-60.

Moorman, Christine; Deshpandé, Rohit; Zaltman, Gerald. (1992), Factors Affecting Trust in Market Research Relationships. *Journal of Marketing*, 57 (1), 81-101.

Morgan, M.Robert; Hunt, D. Shelby (1994). The Commitment-Trust Theory of Relationship Marketing. *Journal of Marketing*, 58, 20-38

Muncy, James A.; Hunt, Shelby D., (1984). Consumer Involvement: Definıtıonal Issues and Research Dırectıons. *Advances in Consumer Research*, 11(1), 193-196.

Nunnally, J. C. (1978). *Psychometric theory* (2nd ed.). New York: McGraw-Hill.

Oliver, Richard L., (1980), "A Cognitive Model of The Antecedents and Consequences of Satisfaction Decisions.", *Journal of Marketing Research* (JMR), 17 (4), 460-469,

Ping, R. (1993) The Effects of Satisfaction and Structural Constraints on Retailer Exiting, Voice, Loyalty, Opportunism and Neglect, *Journal of Retailing*, 69(3), 320–352.

Rempel, John K., John G. Holmes, and Mark P. Zanna (1985), "Trust in Close Relationships," *Journal of Personality and Social Psychology*, 49 (1), 95-112.

Şahin, A., Zehir, C., and Kitapci, H., (2011), The Effects of Brand Experiences, Trust and Satisfaction on Building Brand Loyalty: An Empirical Research on Global Mobile Phone Brands, *Procedia Social and Behavioral Sciences*, 24, 1288-1301

Seiders, K., and Tigert, D. J., (1997), Impact of Market Entry and Competitive Structure on Store Switching/Store Loyalty. *International Review of Retail, Distribution & Consumer Research*. 7 (3), 227-247.

Singh, Jagdip; Sirdeshmukh, Deepak, 2000, Agency and Trust Mechanisms in Consumer Satisfaction and Loyalty Judgments. *Journal of the Academy of Marketing Science*. 28(1), 150-160.

Wang, Chung Hu., (2010). Service Quality, Perceived Value, Corporate Image, and Customer Loyalty in the Context of Varying Levels of Switching Costs. *Psyclogy & Marketing*, 27(3), 252-262.

Williams, M. 2001. In Whom We Trust: Group Membership as an Affective Context for Trust Development. *Academy of Management Review*, 26, 377–396.

Yi Y, and Suna L., (2004). What Influences the Relationship Between Customer Satisfaction and Repurchase Intention? Investigating the Effects of Adjusted Expectations and Customer Loyalty. *Psychol. Mark*., 21(5), 351-373.

Zehir, C., Şahin, A. and Kitapçı, H. (2011). The Effects of Brand Communication and Service Qualit in Building Brand Loyalty Through Brand Trust; The Empirical Research on Global Brands. *Procedia-Social and Behavioral Sciences* 24, 1218-1231.