Impact of Communication on Trust-Commitment: Two Stage Model

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ABSTRACT

This study aims to clarify the implication of customer relationship management. Researches show contradictory findings of their studies from existing reality in relationship model domain. That is why researchers also suggested adding some more variables in trust-commitment model. This study is an effort to fill that gap by affixing some variables in different stages in trust-commitment model. Data analyzed by testing its validity through CFA. Proposed model analyzed using structural equation modeling technique on two different stages. The result has no contradiction between the findings and existing fact of customers. Satisfaction and communication influences the trust-commitment model and findings are realistic. That if customers properly communicated about the service in time, than satisfaction increases and relationship model gets strength. Moreover, positive result enhances the chances of more usage of the same service, which is expansion. First, this study unfolds a complete holistic trust-commitment model. Secondly, proposed and proved holistic model is simple and implementable in banking industry for the expansion of business. Thirdly, items of all variable validated in this region through latest technique confirmatory factor analysis.

Introduction

Customer Relationship Management (CRM) considered as the most important issue for retaining customers and making them more profitable customer [33, 34]. CRM itself cannot clearly explain its meaning in terms of strategies to adopt for specific customers [15]. In this way, journey of relationship for strategic purpose to retain customer begins. Foundation for basic constructs of most discussed relationship model put up by researchers [40]; discovered that in making of any relationship strong, there should be some effective contribution from both parties, then that marketing relationship will get success. Trust-commitment model was introduced in order to maintain and making strong relationships. Strong relationship builds with customers, which are one of the key preferences of every organization (especially in service sector), in manner that customer transaction enhances and gives outcome in the form of business expansion [33].

Organizations in manner to create this strong relationship, make the customers more satisfied, trustworthy and committed, these are more beneficial than the envoy or stakeholders of the company; this is why organizations have started following new trend of putting more resources in creating relationship with customers [8, 27]. A gap has identified in trust-commitment model, which is a relationship model as well, they believed that there is need of more variables in this model then relationship-marketing models will work more effectively [56]. Those models are still unable to prove Relationship benefits, which proved by prior researches. Most of time findings show decline in market share whereas customers are highly satisfied [30, 18] so, many issues are still in doubt.

For example, researchers Extend the European Customer Satisfaction Index (ECSI) model by adding variables trust and *communication* and proved that model in their framework [16]. ECSI model explains satisfaction and loyalty and this model is more successful in industry where repeat transaction exists like service sector. Customer relationship develops because of trust and those are trustworthy and priceless relationships, which gives benefit to both customer as well as organization.

Furthermore in this domain, scholars argues that trust-commitment model contributed a lot of literature and fairly established different marketing relationships but these models still leads towards the numerous approaches [27]. Researchers studied personal as well as functional relationship in their context and recommended that future researches should also be conduct in service sector for relationship. Most researches for relationship model based on these rigorously discussed established constructs like trust, commitment and satisfaction.

Constructs on which relationship bases have not clearly discussed and market practitioners have seemed slow in clarifying relationship constructs for frameworks based on which relationship theories can be discussed [27]. Most of time findings show decline in market share whereas customers are highly satisfied [30, 18]. So, these types of researches which give contradictory results, for refinement of those researches; some researchers suggest to add some performance based constructs to the sentimental variables in existing marketing relationships models. To fill this gap and contradiction in results, in this research some variables added in trust and commitment model. This research will aid in resolving the issues, which are unresolved from decades, and the relationship quality, which based on nomenclature variables like Satisfaction, and Communication on Trust-commitment model, and switching intention in second stage as outcome of the relationship.

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In order to achieve the relationship quality with nomenclature variables, this research will first discuss the literature and in literature, we will cover relationship quality through trust-commitment model and its outcome in the form its dimensions. Armed information with strong evidences commitment, attraction as a driver of commitment, trust and trust as a driver of commitment has explained. Next methodology will explained; in this section will include the constructs of variables in structured form. Customers of banking industry have chosen as respondent to evaluate our relationship model. Then, findings have represented in order to fulfill our research objective. In the end, we concluded our research with limitations and recommended future research.

Literature Review

Relationship Quality

Morgan and Hunt gave an idea of establishing strong and quality relation by proposing trust-commitment model and proved quality relation between two parties in this scenario [40]. Then further researches were conducted based on trust-commitment relationship model. As the time passed, different researchers in the way have contributed many improvements by adding and removing variables to make their relation quality oriented. Most of the researchers while conceptualizing the relationship model; make their model on satisfaction, trust and commitment. Quality relationship has verified based on trust, satisfaction and commitment of purchaser [15]. Moreover, it has discovered satisfaction and trust as major constructs of quality relationship [11]. Then trust-commitment relation also proposed [28, 29] for quality relationship. In more researches, it has proposed and proved trust satisfaction and commitment model as key variables for quality relationship [43, 56].

Hypothesis Construction

Communication

Communication includes different models; it can be internal or external and respectively aimed at internal or external customers. Internal communication exist inform of circulars, admin orders, emails, minutes, directives and publications. For external customers it will be in shape of media advertisements, brochures, billboards etc. general, good communication should affect all aspects of the relationship, but largely trust, satisfaction, and loyalty. Communication in service refers timely communication [39] promote trust by aiding in determining ambiguities and arguments and lining up expectations and awareness [17]. Communication has significant impact on satisfaction [16].

H1: Communication has significant impact on satisfaction.

Communication defined as informal sharing of meaningful and timely information between the two parties having business [2]. Researchers proposed previous communication was an antecedent of trust [2]. Moreover, past communication has significant impact on trust has proved [40]. The positive impact of communication on trust has proved [16].

H2: Communication has strong positive impact on trust.

Satisfaction

Customer satisfaction defined as an overall evaluation of a firm's products or services in fulfilling customers need [1]. Customer satisfaction explained as customer has always-higher level of segmentation, which affect the customer satisfaction weather positively or negatively. Moreover, [25] explains that there should be some variable, like trust, at the backend of satisfaction to control the retention. Researches proved that satisfaction plays key role in enhancing the trust,

this trust makes the relationship long term and strong [40]. Satisfaction has significant effect on satisfaction [56].

H3: Satisfaction has noteworthy effect on trust

Trust

Trust has explained as ley component in the development of relationship block for good customers [58]. In prior researches [54] explained that the trust plays a vital part in any transactional relation. When parties have trust on each other, they can overcome most of the key harms. Moreover, trust described as both parties in relationship will fulfill their terms; one party has assurance that other party will fulfill its need [1]. Trust is about relying on exchange partner [39].

Trust as a driver of commitment

Trust is an important item in any transactional relationship, they explained that trust plays key role in making any relationship strong when one party has the assurance of other's trustworthiness and integrity [40]. Moreover, persist on the reliability of both parties in having relationship with each other [47]. In fact, this is due to trust of every party on the other [49]. According to Parasuraman *et al.*, [44, 45] in service sector trust is everything. While creating relationships in services, majority customers prefer to have some experience before purchasing that service. Researchers [26, 53, 47] suggest that only satisfaction cannot contribute long-term relation effectively.

Trust has significant importance in the creation of any strong and quality oriented relation but on the other hand this trust is difficult to manage [4] especially in service sector. Trust makes the relation stronger and long term but with nomenclature support [47]. Different researchers used trust in different ways for example trust together with assurance proposed and proved [44, 45]. Trust used as an antecedent of customer loyalty [20]. Trust proposed as confidence benefited in creating long term relation with service providing firms [24]. Trust also proposed with commitment and satisfaction in managing complaints [55]. In a research on service sector proved trust as a driver of customer commitment and proved that trust has positive and significant impact on commitment [42].

*H4: Trust has encouraging influence on commitment.*

Commitment

Commitment defined as "a never ending need to maintain a quality relationship" in any business [39]. Furthermore, for service sector Researchers affirmed that strong and quality relationship always have the foundation of mutual commitment between concerned parties [6]. Long-term relation depends upon commitment [40]. If commitment fulfilled in proper manner then it will give outcome in the form of Acquiescence, otherwise in the form of leave. Moreover, Effect of commitment has proved long term relationship in the form of expansion or leave from the business [56]. Hence, generally researches proved that a commitment gives outcome in two dimensions, *Expansion* and *Leave*.

H5: commitment positively affect on expansion

A direct influence of communication on satisfaction, trust and loyalty discussed. Loyalty, long term relationships, customer retention and expansion of relations are output of same antecedents. Therefore, communication has positive impact on customer retentions or expansion. The important role of communication, personalization and customization in obtaining expansion has evidenced.

H6: Communication positively affects commitment
H7: Communication positively affects expansion
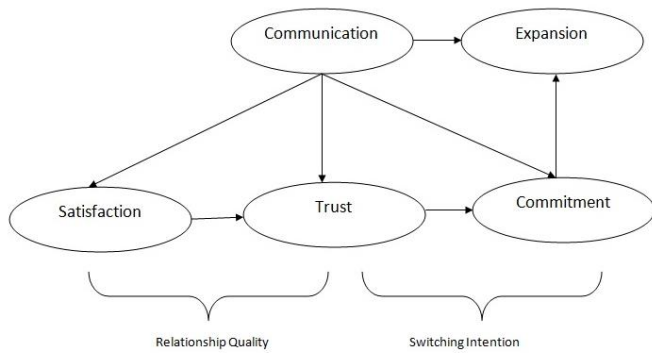
Methodology

Proposed model had tested by gathering primary data from the customers of banking industry for the evaluation of the quality and strong relationship. For this purpose, a structured questionnaire designed in order to get the response of respondents in proper manner. Different variables having different items have been adapted from previous researchers for example satisfaction measured by adapting the items [40], trust items adapted [3]. Similarly, Commitment constructs had taken from [37] and its dimension expansion adapted from [56] research article. Seven point Likert scale (1 as strongly disagree to 7 as a strongly agree) used. Variables having direct or indirect effect on trust-commitment and communication had adapted [16, 43] respectively.

About 400 questionnaires distributed among the respondents. Response rate of customers was 72.5%, which were 290 questionnaires and out of which 54.75% questionnaires able to analyzed, which was actually serious response rate.

Internal consistency of constructs measured through reliability test. Value of Cronbach's alpha of reliability tests ranges from 0.7 to 0.9 considered as acceptable. Moreover, Confirmatory Factor Analysis (CFA) has also conducted to check the fit values of all the variables. Goodness Fit Index (GFI) mostly used to analyze the absolute fit index. Value of GFI is considered as appropriate if it is above the threshold level of 0.90 [36, 38] and Normed Fit Index (NFI) employed to check the relative fit value which should also more than 0.90 and less than one [36, 38]. AMOS has used for the confirmation of Hypothesis and Structural Equation Modeling Technique was used to test the model.

Data Analysis

In manner to check the validity and reliability of data some measures had used. CFA technique used to analyze the Goodness to Fit Index and Normed Fit Index (NFI). Every latent variable had tested followed by observed variables. In this way, all variables were tested weather they were Endogenous or Exogenous variable. While measuring we got Goodness to fit Index; GFI of Satisfaction, Trust, Commitment, Communication and Expansion respectively are 0.969, 0.965, 0.967, 0.992 and 0.977 which shows the validity of our data. A uni-dimensional rose, when GFI is 0.90 or above. Similarly, convergent validity examined using Normed Fit Index (NFI) [5]. NFI of Satisfaction, Trust, Commitment, Communication and Expansion are 0.963, 0.935, 0.953, 0.992 and 0.979 respectively.

Moreover, Scale reliability of variables and standard estimates of every individual items have been checked and results are mentioned in Table-I. In the table standard estimates range from .73 to .97 and reliability of variables range from .78 to .90.

Table-I. Factor Loading and Scale Reliability.

Construct/Item		Standard Estimates	Scale Reliability
Deleted	Satisfaction I am satisfied with level of service provided by this bank.		.853
Sat2	I am satisfied with the way I treated by the staff of this bank.	.90	
Sat3	I am satisfied with the service experience from this bank.	.89	
Deleted	The Services provided by this bank in a satisfactory manner.		
T1	Trust I trust the services of this bank.	.77	.902
T2	The services of this bank are reliable.	.74	
Deleted	I trust the pricing system of this bank.		
Deleted	I believe that this bank company will not cheat me.		
Deleted	I feel that I can rely on the services of this bank.		
Com1	Commitment I feel committed to this bank.	.88	.789
Com2	My relationship with this bank is important for me.	.88	
Comt1	Communication The bank keeps me constantly informed of new services that could be of my interest.	.86	.830
Comt2	I am satisfied with the personal service and advice of this bank.	.83	
Comt3	My bank provides information in a clear and transparent manner.	.83	
Deleted	The bank keeps me constantly informed of new services that could be of my interest.		
Exp1	Expansion This bank will get more share of my traveling in future.	.90	.852
Exp2	I will increase my traveling with this bank in future.	.88	
Deleted	I won't expect to increase my traveling with this bank.		
Deleted	I will be using the services of this bank more frequently in next few years than its now.		

Every loaded variable have at least two observed items and some items were deleted from initially constructed because those variables were hindering in contributing the study in case of helping and giving the reliable findings. Two items scale considered appropriate for the identification of any variable [10].

Results

As P-value of H_1 is less 0.005, so this hypothesis is accepted. This hypothesis has standard estimated of .770, which shows the significance of this relationship. P-value of second hypothesis is 0.21 on the basis, of which this hypothesis rejected and is not significance because its estimated value also contributed inversely which is -.285. Third and last hypothesis of first stage has positive and significant effect on trust, its acceptance has proved by P-value, which is less than 0.005, and its evidence for its significance is its estimated value, which is .829. In this way, from the first stage of our model, which is Relationship Quality, two hypotheses out of three have accepted. Moreover, in second stage, which will explain switching intention behavior of customers have four hypotheses and all were accepted with significant and positive effect as shown in table-II.

Table II. Test of structural model and research hypotheses.

Hypothesis: Path	Estimates	C.R	P-Value
Stage-I			
H_1: Satisfaction <--- Communication	.770	9.43	0.000
H_2: Trust <--- Communication	-.285	-2.30	0.21
H_3: Trust <---Satisfaction	.829	5.25	0.000
Stage -II			
H_4: Trust <--- Communication	.396	4.94	0.000
H_5: Commitment <--- Trust	.504	6.12	0.000
H_6: Expansion <--- Communication	506	6.83	0.000
H_7: Expansion <--- commitment	.379	5.35	0.000

Discussions

The relationship between communication and satisfaction is strong in nature relative to some others. This shows if customers has communicated with timely, transparently and related information then their level of satisfaction is likely to increase. For instance, if there any bonuses offered by service provider for the frequent fliers and they are properly communicated as to after how many trips they will be able to earn those bonuses then will be more satisfied with the level of services which has already proved from the findings. The relationship between satisfaction and trust shows that as the satisfaction level of the customers will increase , he/she is more likely to trust that in future company will keep of satisfying his/her needs. These positive relationships will increase the relationship quality, which will leads towards customer relationship for long term, which is ultimate objective of most of the organization most of the time.

Furthermore, relationship between trust and commitment as it shows that customers are likely to become more committed to their present bank as their level of trust as their level of trust on services of that bank increases. As discussed earlier customers are likely to become committed to their present bank if they (customers) have communicated with time, transparent and related information.

The relationship between commitment and expansion shows that customers will use the services of this bank for long-term future. Here, again customers are will too keep the relationship with their bank if that bank provides the customers with related with in time and transparent information. This customer relationship based on the relationship quality; more strong relation will lead towards the more long-term relationship in the form of using their services.

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Fitness tests

Tests / Stages	X^2	df	GFI	AGFI	CFI	NFI	RMSEA	CMIN/DF
First Stage	20.9	11	.974	.933	.988	.974	.064	1.899
Second stage	64.8	22	.940	.878	.948	.965	.094	2.94
Full Model	107.9	37	.923	.862	.956	.935	.094	2.915

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