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## FOREWORD

People may hear your words, but they feel your attitude.

John C. Maxwell

It is my delight and joy to be able to write my brief thoughts for this compilation of research papers by the participants of the Academy Faculty Development Program. More than just words describing their research ideas in their infancy or completed research in their final phase of write-up, this publication is intended for reader to feel their exemplary attitude held throughout the program and the willingness to take the step towards making themselves the complete academics. I am positive that the outcome of the program is an upsurge of interest in teaching and research. All the participants had benefited from the development of the thinking and dialogue initiated and it is now their obligations to tell the UNTAR community about how to develop teaching excellence and do research that will impact the world of science or social science.

The linkage between research and teaching must never be forgotten. Research informs teaching and teaching inspires research. Research is a particular way of asking questions, albeit hard questions sometimes so that useful understanding can flow. Implicit in our teaching are many aspects of the scientific method as it is actually practiced in the research. There are new bodies of knowledge that we can draw on to reflect on our teaching practice and improve our ability to think about how we should teach. In the end, our research efforts will benefit our students by making their UNTAR experience unique as they will have a headstart in deciphering the intricacies and complexities of the real world in which they will be the future citizens.

So, please continue to improve upon your ability to reflect on what you are doing and what would be a meaningful outcome as an academic. I am really pleased that this is the second step in a continuing process to enhance the quality of teaching and research.

My special thanks go to Prof. Ir. Roesdiman Soegiarso for his vision and continuing support, as well as Mr Richard Andrew and Ms Verawati who worked tirelessly to see the program come to fruition. Also thanks to A/P Ooi Chui Ping who has worked with me to pull this publication together.

**Dr Chong Chee Leong, Clanworks, September 2015.**

# **SATISFACTION, LOYALTY AND TRUST AS DETERMINANTS OF INTENTION TO REPURCHASE**

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## **INTRODUCTION**

Practitioners and scholars have paid attention to customer loyalty as loyal consumers are beneficial to a company. An obvious benefit is the retention cost for loyal customers is much lower than the acquisition cost for new customers (Reichheld and Sasser, 1990; Rosenberg & Czepiel, 1994; Crego & Schiffrin, 1995; Parthasarathy & Bhattacherjee, 1998; Blackwell, Miniard & Engel, 2006). In addition, loyal customers are more willing to pay higher prices and are less sensitive to the price of the product (Kishnamurthi & Raj, 1991; Reichheld and Sasser, 1990). They also provide proactive word-of-mouth promotion and have goodwill (customer equity) (Sheth & Mittal, 2004). The predictability and regularity of purchases by loyal consumers enable companies to use their resources more efficiently (Hennig-Thurau, Langer & Hansen, 2001). Since it has been shown that companies could increase their profits by nearly one hundred percent by retaining only five percent of the consumers (Richheld & Sasser, 1990; Jones & Taylor, 2007; Zeithaml, 2000), customer loyalty is the key for companies to survive and grow (Reichheld, 1996) and is arguably its strategic assets (Mellens, Dekimpe, and Steenkamp, 1996).

Theories often used to explain and predict behavior are the Theory of Reasoned Action (TRA) developed by Fishbein and Ajzen (1977) and the Theory of Planned Behavior (TPB) developed by Ajzen (1991), based on the TRA. In the TRA and TPB, the intention to perform a behavior in the future is a predictor of the behavior. Intention itself consists of three predictors, i.e. subjective norms, attitudes and perceived behavioral control (Ajzen, 2005).

These theories generally treat intention as a predictor of loyalty (behavior). In fact, the consumer's intention to be faithful in the future appears to be more relevant when compared to consumer loyalty. This paper intends to develop a model of consumer intention for product loyalty.

## DETERMINANTS OF INTENTION TO REPURCHASE

From the existing literature, the proposed research model is presented in Figure 1 below.

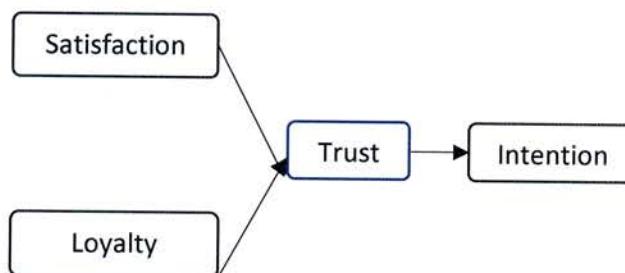


Figure 1: Customer Intention Model

**Intention.** According to Ajzen (1991: 181), "Intentions are assumed to capture the motivational factors that influence a behavior; they are indications of how hard people are willing to try, of how much of an effort they are planning to exert, in order to perform the behavior." Intention is a motivation that directs a person's behavior and is driven by one's desire to perform that behavior. Fishbein and Ajzen (1975) state that the intensity of the intention is manifested in a subjective probability of a person to perform a behavior.

**Trust.** Rotter (1967: 651) defines trust as "an expectancy held by an individual or group that the word, promise, verbal or written statement of another individual or group can be relied upon." Trust includes two different parties, i.e. the party that believes and the one that is believed. In addition, trust also includes expectation about something that will happen in the future. Moorman, Zaltman and Deshpande (1992: 316) similarly define trust: "as the willingness to rely on an exchange partner in whom one has confidence."

Expectation in trust relates to the reliability and integrity of those who are believed (Morgan & Hunt, 1994; Garbarino & Johnson, 1999). Anderson and Narus (1990) state that the expectation includes measures that give positive results without the negative results. Sheth and Mittal (2004) state that trust is a desire or willingness of someone to believe in the ability, integrity and motivation of another party to realize the former's needs and interests, as promised explicitly or implicitly.

**Loyalty.** Consumer loyalty in this study is the behavior, without including the attitude, as a component (Neal, 1998). In this paper, it is defined as the behavior to repeatedly buy the same products from a group of substitute products.

**Satisfaction.** Various theories have been developed to define and explain satisfaction, but the confirmation / disconfirmation paradigm seems dominant (Anderson and Sullivan, 1993; Everelles and Leavitt, 1992; Churchill Jr. and Surprenant, 1982). Customer satisfaction is the result of the consumer's evaluation of his/her experiences and expectations before consuming a product.

Czepiel, Rosenberg and Akerele (1974 in Garbarino and Johnson, 1999) argue that overall satisfaction is a cumulative construct, which is the sum of satisfaction about specific products of the organization and satisfaction with various of companies, such as the physical facilities, logo and advertisements. Anderson and Narus (1990: 64) define customer satisfaction with an organization as "the overall evaluation of the organization based upon all experiences with that particular organization." Anderson, Fornell and Lehman (1994: 55) also define the overall satisfaction or satisfaction as cumulative, "an overall evaluation based on the total purchase and consumption experience with a good or service over time."

We can be seen that satisfaction is related to the overall enjoyable experience. Satisfaction includes performance and relationships with employees, as well as equipment and materials used.

**Trust and intention.** In TRA and TPB, the intention to do something begins with the belief that it is possible to do the behavior (Fishbein & Ajzen, 1975; Ajzen, 1991). Thus, consumer confidence in the competence, reliability and integrity of the party who is trusted in relation to a product will determine a consumer's intention to buy the product again in the future (Cyr, Hassanein, Head & Ivanov, 2007; Zeithaml, Berry & Parasuraman, 1996).

Empirically, trust is a positive predictor of intention to repurchase (Qureshi, Fang, Ramsey, McCole, Ibbotson & Compeau, 2009; Guaderrama, Arroyo, Suárez and de la Parra, 2010; Shaines, 2012; dos Santos and Basso, 2012; Kaven, Mosavi & Ghaedi, 2012; Shaines, 2012; Chinomona & Sandada, 2013; Mahmoudzadeh, Bakhshandeh & Ilkhechi, 2013; Liu, 2015; Topcu & Duygun, 2015). Other research shows that trust is also associated with negative intentions to behave in an unethical manner (Schwepker Jr. & Schultz, 2013). This leads to hypothesis (H1) that states trust is a positive predictor of the intention to buy.

**Loyalty and intention.** Once the consumer's loyalty to a brand increases, he/she will be less responsive to the action of the brand competitors. He/she would be committed to the brand, willing to pay a higher price and promote the brand (Upamanyu, Gulati & Mathur, 2014). Accordingly, the intention to choose a brand is one of the main outcomes of brand loyalty (Aaker and Joachimsthaler, 2000). Positive consumer experience on a brand will make a consumer loyal to the brand, and then he/she will choose the brand in the future (Oliver, 1999).

Several studies have been conducted on the role of loyalty in explaining the intention of consumers to buy more of a product (Chinomona & Sandada, 2013; Fandos & Flavian, 2006; Hsin, Huery & Yes, 2009; Schoenbachler, Gordon & Aurand, 2004). Meta-analytical research performed by Curtis, Abratt, Rhoades and Dion (2011) also shows that the intention of rebuying a product has a positive and the strongest association with fidelity. Specifically, Hellier, Geurzen, Carr and Rickard (2003) show that loyalty is a

predictor of the intention to rebuy. Accordingly, loyalty is a positive predictor of the intention to rebuy a product.

Hypothesis (H2) therefore states that loyalty is a positive predictor of the intention to repurchase the same product in the future.

**Satisfaction and intention.** Satisfaction is the result of a comparison or evaluation between the expectations of consumers before consuming a product and that product's performance after consumption. The more positive the evaluation of a product the higher the intention of consumers to consume the product again in the future. This relationship is empirically tested by several studies (Hellier, Geursen, Carr & Rickard, 2003; Akhter, 2010; Kellar & Preis, 2011; Eid, 2011; Shaines, 2012; Chang, Chou & Lo, 2014; Lin & Lekhawipat, 2014; Huang, Yen, Liu & Chang, 2014). Meta-analytical research conducted by Curtis, Abratt, Rhoades and Dion (2011) also shows similar findings.

Thus hypothesis (H3) states that satisfaction is a positive predictor of the intention to buy.

**Trust as a mediator.** Trust focuses on events in the future. Intention to repurchase also focuses to the future while satisfaction and loyalty concern past and current events. Thus, trust is more similar to the intention to buy a product. Some research shows that satisfaction is not a direct predictor of intention (Hellier, Guersen, Carr & Rickard, 2003; Yi & La, 2004) nor is there any direct relationship between loyalty and intentions (Hellier, Geursen, Carr & Rickard, 2003). Besides being mediated by other variables, the relationship between satisfaction and loyalty with the intention is also moderated by other variables (Yi & La, 2004; Pappas, Pateli, Giannakos & Chrissikopoulos, 2014).

The main element of trust is expectation, which is determined by experience. Findings show that the adjusted expectations mediate the relationship between satisfaction and intention to purchase (Yi & La, 2004).

Consumers learn from their experiences using the product (Hoch & Deighton, 1989). Such experiences provide information to consumers and contribute to updating existing beliefs. Therefore, there is a dynamic nature of experience changes due to accumulated experience (Yi & La, 2004).

Some findings show that satisfaction directly influences trust (Yeh & Li, 2009). Satisfaction positively affects trust, which then leads to the intention to repurchase (Bloemer & Odekerken - Schröder, 2002).

Based on the above, hypothesis (H4) states that trust is a mediator between satisfaction and loyalty, and intention to repurchase.

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