

# Mediating effect on Trust to Commitment and Behavior Loyalty: The Moderating Effect of Personality Trait

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**Abstract**—Industrial world in Indonesia is already developed vastly, it causes condition of business competency in business world becomes tight. Each company is demanded to make effort to create competitive excellence which continues in facing more new player appeared which moves in same industry. One of industries appeared which is mentioned above is cellular card operator, including in one of product services. In relation to the thing above, study is necessarily done towards commitment, trust, and behavior loyalty by employing case study method, with the object is Southeast Sulawesi society as customer of phone cellular card provider. The growth of interests and needs about communication make many companies are more ambitious to answer the challenge. It can be seen from rampantly cellular telecommunication service industries in Indonesia, starting from the appearance of new players, until innovation and promotion forms which are intensely done by each company to draw customers' interest. A phenomenon happened currently is the rate of card brand change (Rate of Churn) of phone cellular provider in the area of Southeast Sulawesi which is very dominant in teenagers compared in adult because all phone cellular provider cards types offer service which is excellent in giving possibility of a person to change brand freely.

This study aims to: 1) Examine and analyze the influence of Commitment towards Behavior Loyalty in cellular phone provider card. 2) Examine and analyze the influence of Trust towards Commitment in cellular phone provider cards. 3) Examine and analyze the influence of Trust towards Behavior Loyalty in cellular phone provider card. 4) Examine and analyze the moderation relation by Personality Traits in cellular phone provider card. 5) Examine and analyze the influence of Trust towards Behavior Loyalty mediated by Commitment in cellular phone provider card. Total population of the study is all cellular provider operator customers in Southeast Sulawesi using provider cards of Telkomsel, XL, and Indosat which are divided by 12 Regencies/Cities which are in total 2,814,747 customers. Remembering the number of customers, therefore sample collecting was done by employing Three stages sampling, they are sample collecting by employing three stages. The result of the study shows that there is significant influence from commitment towards Behavior Loyalty, second, there is significant influence of trust towards behavior loyalty, third, there is significant influence of trust towards commitment, fourth showing modernization influence where commitment significantly influences behavior loyalty moderated by Personality Trait. Fifth, showing that trust significantly influences Behavior Loyalty mediated by Commitment will show mediation influence. Sixth found that interaction of commitment variable and personality trait do not influence Behavior Loyalty significantly

Index Terms—Commitment, Trust, Behavior Loyalty and Personality Trait

## 1 INTRODUCTION

There are more industries occurred as the cause of society needs which more increase and are more varying, as the effect of industries which appear more, marketing field has big influence and is one of important elements to face the competency. One of industries which numerous appeared, as it is mentioned above, is cellular card operator, which is one of services products. Cellular card operator is already known by Indonesia citizens since a long time ago as communication tool which can be used in mobile phone or hand phone. The situation makes cellular companies should act following market, cellular technology currently becomes one of parts of society life style, thus cellular company should design strategy to be able to approach of it targeted customers. Cellular operator companies competitively give service and facilities for mobile phone customers so they can communicate. One form of customers' trust which is done in this period of time is by continuously using variety of services from card given by cellular phone provider card, where the thing is the form of loyalty done by related customer about used card. In

the study trust variable has role as mediation between commitments towards behavior loyalty of provider card customers. In the study Personality Traits variable which has role as moderation variable which connects between commitments towards loyalty, where variable of Personality Trait does not influence commitment but moderates influence of commitment towards loyalty.

Lejniece (2001) states that customers' behavior is influenced by three factors, they are: psychological factor (attitude, knowledge, rate of interest and perception), personal factor (values and personality) and social factor. Hawkins, et al (2007) state that buying a product is influenced by some factors, whether it is personal or conditional, where the personal factor is about personality. Based on the explanation, it becomes the foundation concerning that Personality Trait as moderation variable which connects between variables of commitments and loyalty. Brand loyalty literature and customers' loyalty are dominated by two main thoughts; they are Stochastic (Behavioral) and deterministic (attitude). Brand

loyalty perspective is available for brand, service, stores/suppliers etc. Based on Sheth & Mittal (2004), customer loyalty is customer's commitment towards a brand, store or supplier, based on very positive attitude and depicted in consistent repeated purchasing. There are cellular provider cards customers in Southeast Sulawesi from 12 regencies existed in each regency/city. Based on the data, it can be seen that total number of cellular phone provider cards customers in Southeast Sulawesi are 2,814,747 customers who are divided into three types cellular phone provider card. The data show that Telkomsel has most customers. It occurs since Telkomsel is one of first cellular providers which entered the business and it is able to compete until now.

A phenomenon occurred in Southeast Sulawesi is card customers are happier to use more than one card brand providers rather than only using one card. They tend to ignore the effect of moving brand which gives difficulty for them to contact their friends/partners, in cost of changing the brands. Referring to the phenomenon, the rate of trust and commitment are influenced by personality trait. The Personality trait will form someone's attitude in deciding relation quality and at once will decide the rate of someone's loyalty in using cellular phone provider card that will be used. Based on background that has been explained above, therefore problems of the study are: 1. Does trust significantly influence commitment in cellular phone provider card. 2. Does commitment significantly influence behavior loyalty in cellular phone provider card? 3. Does trust significantly influence commitment in cellular phone provider card? 4. Does trust significantly influence behavior loyalty in cellular phone provider card? 5. Does commitment significantly influence behavior loyalty moderated by personality traits in cellular phone. 6. Does trust significantly influence behavior loyalty through commitment in cellular phone provider card?

## 2 REVIEW OF RELATED LITERATURES

Customers' trust is generally viewed as basic element in succeed relationship. Without customers trust, a relationship will not be lasted for a long time. Aubert and Kelsey (2000), define that trust is faith that words and promise of someone can be believed and someone will fulfill the duty in an exchange relationship. Enrique & Korgaonkar (2011) define that trust is valuing someone's relation with other people who do certain transaction with the expectation of trusted people in uncertain environment. Theory about trust agrees that trust can be employed in all situations, as in uncertain and some rate of simplicity will be necessarily needed in the existence of trust itself (Bahmanziari et al. 2003).

Commitment is defined as strong desire from members of organization to bound themselves in an organization sincerely and work hard for organization's interests (Permana, 2005). Therefore commitment is depiction of organization members' loyalty including customers, organization leader towards the organization. Commitment as a situation is when a customer sides to a certain organization and it aims as well as intends to maintain membership in the organization. Robbins (2003), Morgan and Hunt (1994) state that in building relation-

al marketing, two main keys should be paid attention, they are: trust of customers and commitment from all parties involved in the activity. In line with explanation above, research done by Bloemer and Odekerken-Schroder (2002) found that customers' trust and commitment, which are built by customers are mediator or medium in the relationship between satisfaction and customers' loyalty.

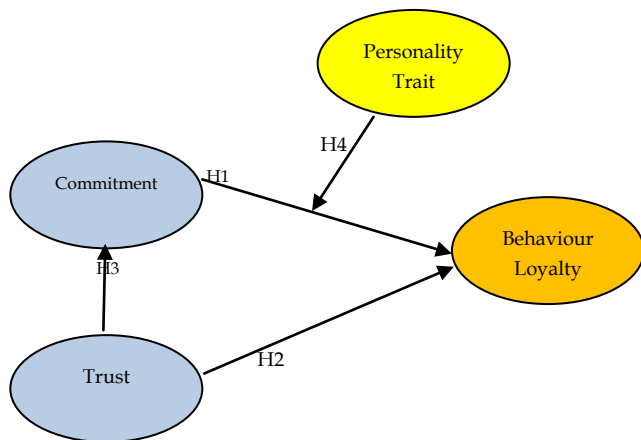
According to Schnaars (1998) there are four kinds of possibility of relationship between customers' satisfaction and customers' loyalty: failures, forced loyalty, defectors, and successes. Extremely loyal customers do not only potentially become word-of mouth advertisers, but greatly is possible in product portfolio and company service in a long term. Based on Kapferer & Laurent (1983, quoted by Odin, et al., 2001), repeat purchasing behavior can be explained becomes two possibilities, they are loyalty and inertia. The differentiator factor is brand sensitivity which is defined as "to what extent brand name play key role in process of alternative selecting in certain product category". Reynolds, et al. (1974) formulates brand loyalty as "tendency of someone to always show same attitude in same situation towards brand which are purchased previously". Sheth (1968) emphasizes brand loyalty, from point of view behavioral, meanwhile definition of Reynolds, et al (1974) focused in loyalty as attitude.

Personality Traits according to Lewis Goldbergs humans are differentiated by characteristics as well as personality owned by individual. Each has distinctive characteristics of personality, attitude, and pattern of thinking which is much influenced by situation of their environment where they are raised and form of education acquired. Theory of personality which is highlighted is personality dimensions which are possibly possessed by all humans in world, it is OCEAN; Openness, Conscientiousness, Extraversion, Agreeableness, Conscientiousness. Personality Traits based on Paul T. Costa, Jr., is important determinant from ways of people in facing stress. Personality Traits based on Robert R. McCrae is dimension of individuals differences in tendency to show consistent pattern of thought, feeling, and action. They influence personal interaction and social support, healthy customs and somatic complaints, attitude and values, solving ways, work importance, recreation and many more.

## 3 RESEARCH CONCEPTUAL FRAMEWORK

The present study focuses on variables of trust, commitment and behavior loyalty as well as the rate of their influences towards variable of personality trust. The writer is interested to analyze the rate of relation among each variable based on condition existed in all provider operators' customers in Southeast Sulawesi who use Telkomsel, XL, and Indosat provider card.

Figure 3.2. Conceptual Framework



### 3.1 Hypotheses of the Study

#### 3.1.1 Trust Towards Commitment

Trust is one of relationship quality basic and is believed to be important in building relationship quality. It is considered to know and predict attitude on relational partner in order to achieve the rate of certainty bound in individual while building relationship quality (Miller & Roger, 1987). Trust can refer to commitment for relation built by company party and customer. The effort refers to commitment for relationship which is built by company and customer as well as maintaining the relation (Morgan & Hunt, 1994). Parties which build the relation must have trust towards each other. Maintaining and strengthening trust are important to be succeeded in long time in relationship (Palmatier, 2001). Based on the explanation above, trust is assumed to influence commitment therefore proposed hypothesis is:

**Hypothesis 1:** Trust significantly influences Commitment

#### 3.1.2 Commitment Towards Behaviour Loyalty

Connection between commitment and loyalty is also considered by Ulaga and Eggert (2006) who found that commitment is significantly and positively connected with loyalty. It is also similar with Shabbir et al., (2007) who found that commitment appears as antecedent of loyalty. In business environment, relationship with customers is extremely important to create competitive excellence in order to get economic benefit from customers' retention (Verhoef, 2003). Customers' commitment is already proven to positively influence in predicting loyalty aspect but relation between commitment and loyalty has not gained serious attention yet. Hennig-Thurau et al. (2002). Result of the other studies also show that customers' commitment significantly influences customers' loyalty (Jani & Han, 2011; Wei-Ming et al., 2011; Tracey et al., 2011; and Irene et al., 2009). Based on the explanation above, commitment is assumed to influence behavior loyalty, therefore proposed hypothesis is:

**Hypothesis 2:** Commitment significantly influences Behavior Loyalty

#### 3.1.3 Trust Towards Behaviour Loyalty

Morgan and Hunt (2007: 16) revealed that relationship attitude occurred between company and its partners mainly are decided by trust and commitment, thus it can be predicted that trust has positive relationship with loyalty. Barnes (2003: 148) believes that trust is faith that someone will find what he/she desires in other people and it not what they fear. Trust involves someone's availability to do certain action because of the faith that the partners will give expected satisfaction and it is also related that the expectation generally owned by someone connected to the word promise or statement thus it is able to be believed. Based on the explanation above it is assumed that trust influences behavior loyalty therefore proposed hypothesis is:

**Hypothesis 3:** Trust significantly influences Behavior Loyalty

#### 3.1.4 Commitment Towards Behaviour Loyalty Moderated by Personality Traits

Relation of commitment and customer's loyalty was proposed by Nielsen (1998). Increasing commitment will have influence towards the increase of customers' loyalty. It can be understood since high commitment will make customers to keep good relationship which has been last with services providers. Commitment in the concept of long term relationship holds extremely important role since long term relationship is mostly based on two parties' commitment. Commitment is expansion of needs to maintain relationship caused by the existence of economic benefit and switching cost (Peppers, 2004:44). In study of Pitchardin Zulganef (2002:103), it is successfully revealed that the consequence from commitment existence is loyalty. Here loyalty is interpreted as continuous purchasing, thus commitment can have consequence towards loyalty. The study is focused on characteristics of personality since review of literature of customers show that personality traits possess the most effective influence and relevant towards attitude of customers who change (De Wulf et al, 2001.; Oderkerken-Schr' order et al, 2003.; Hirschman, 1980; Kahn, 1998; Manning et al, 1995; Raju, 1980) in Adjie and Clark (2010). Based on the explanation above it is assumed that commitment influences loyalty which is moderated by personality traits, therefore proposed hypothesis is:

**Hypothesis 4:** Commitment significantly influences Behavior Loyalty moderated by Personality Traits.

#### 3.1.5 Trust Towards Behavior Loyalty Mediated By Commitment

Morgan and Hunt (2007: 16) revealed that relationship attitude occurred between company and its partners is mostly decided by trust and commitment thus it can be assumed that trust will have positive relation with loyalty. Trust is one of relationship quality basics and is believed to be important in building relationship quality. The matter is considered to know and predict attitude of relational partners in order to

achieve the rate of certainty which is bound on individual while building relationship quality (Miller & Roger,1987).

**Hipotesis 5:** Trust significantly influences behavior loyalty mediated by commitment.

**3.2 Definisi Operasional**

Referring to identification of variable which is provided above, the definition of variable operational in the study is:

1. Trustis trust feeling of customers towards phone provider card used. Indicators of customers' trust measurement are: (1) Honesty (2) Credibility/Confidence, (3) Benevolenceadopted from (Manuel J. Sancheset al.(2009), Mavis T. Adjei (2010), and Wei-Ming, et al. (2011).
2. Commitment is positive attitude of customers towards cellular card providers in Southeast Sulawesi which includes: (1) commitment in maintaining relationship (2) importance in forming relation, (3). ownership feeling, (4) pride, adopted from (Manuel J. Sancheset al.(2009), Mavis T. Adjei (2010), and Wei-Ming, et al. (2011).
3. Behaviour Loyaltis customers' loyalty towards cellular phone provider cards in Southeast Sulawesi in form of attitude and behavior. There are indicators from Behavioral Loyalty, they are:
  - a. Purchase Intentionisdesire of customers in purchasing again services of cellular phone provider card in Southeast Sulawesi.
  - b. Referenceis customers who give positive statement and recommend their experience related to cellular phone provider card to other people.
  - c. Price Sensitivity is uninterest of customers towards lower price offering from other cellular providers cards.
4. Personality Traitsis characteristics of customers which are able to influence someone's behavior related to choosing their used cellular phone providers card.There are indicators of personality traits variable, they are:
  - a. Extraversionis customers' characteristics which always obey their surrounding environment.
  - b. Agreeableness is customers' characteristic which is easy to adapt with services of cellular providers card.
  - c. Conscientiousness is customers' characteristics which is easy to be influenced by environment to use cellular providers cards.
  - d. Neuroticism is customer's characteristic which still search about services of cellular phone providers card.
  - e. Openness is customers' characteristic which tends to try various brand of cellular phone providers card.

**4 RESEARCH METHOD**

The study is an explanatory which aims to give explanation of causal relationship among variables through hypotheses examination while explaining. The study uses quantitative approach. Location of the study is Southeast Sulawesi which uses provid-

ers cards of Telkomsel, XL, Indosat divided based on 12

Regencies/Cities in total 2,814,747 customers. As there are many customers, sample collecting was done by employing three stages sampling, that is collecting sample by using three steps with total sample is 204 respondents using Slovin formula. Data analysis method employed in the study is PLS(Partial Least Square)with facilitation of SmartPLS 2.0 M3 program. (Ghozali, 2011a:18).

**5. RESULTS AND DISCUSSION**

**Recapitulation of Study Result**

Hypothesis	Direct Impact	Coefficients	C.R	p-value	Note
H1	Commitment -> Behaviour loyalty	0.224	3.559	0.000	Accepted
H2	Trust -> Behaviour loyalty	0.272	4.228	0.000	Accepted
H3	Trust -> Commitment	0.222	2385	0.018	Accepted

**Direction Coefficient of Moderation Influence**

Impact of Moderation Variable		Direction Coefficient	C.R	p-value	Note	Moderation Rate
Exogenous	Endogenous					
Personality trait (b <sub>2</sub> )	Behaviour loyalty	0.221	3.321	0.001	Significant	
(Commitment * Personality trait) (b <sub>3</sub> )	Behaviour loyalty	0.074	0.425	0.671	Not Significant	Predictor Moderation

**Direction Coefficient of Mediation Impact**

Trust -> Behaviour loyalty = 0.272  
 Trust -> Commitment = 0.222  
Pengaruh langsung Commitment -> Behaviour loyalty = 0.224  
 Indirect Impact = 0.224 x 0.222 = 0.049

Hypothesis 1: Commitment Significantly Influences Behavior Loyalty.

Based on provided data in table above, proposed hypothesis, that is commitment significantly influences Behavior Loyalty, it can be seen that in the influence of commitment towards behavior loyalty acquired 0.224 coefficient value with t-count 3.559 meaning that is bigger than ttable value which is 1.96 and rate of significant of p-value is 0.000 < 0.05.

The result shows that there is significant influence of commitment towards Behavior Loyalty meaning that higher commitment resulted in more loyal customers, therefore first hypothesis (H1) can be accepted. Result of study which supports the present study is Manuel J.Sanchez-Franco, Angel Francisco VillarejoRamos, Felix A. Martin Velicia (2009) entitled The Moderating effect of gender on loyalty toward internet service providers. Aim of the study is to examine gender role in relation quality moderation in internet service provider, for examining validity, reliability, model measurement and scoring structural model, the writers employed PLS (Partial Least Square) analysis tool.



The result of the study shows that Commitment significantly influences loyalty. Based on hypothesis examination, communication services given by phone providers card in Southeast Sulawesi are already satisfying in increasing providers card customers' commitment. With the availability of communication network in accepting signal until remote and village area as well as wide network and fast network data connection equipped with HSDPA network then with the speed reached possibly 21 MBPS, there is no obstacle to do browsing, video streaming and other online applications resulted in bringing effect towards performance of telecommunication services which will give contribution towards phone cellular providers card customers which will increase loyalty of cellular phone providers card customers in Southeast Sulawesi.

#### Hypothesis 2 : Trust Significantly Influences Behavior Loyalty.

Based on provided data in the table above, proposed hypothesis is trust significantly influences behavior loyalty, therefore it can be known that trust influence towards behavior acquired coefficient value 0.272 with 4.228<sub>tcount</sub> which means bigger than the value of table 1.96 and significance rate of p-value 0.000 < 0.05.

The result shows that there is significant influence of trust towards behavior loyalty meaning that more trusted customers towards providers resulted in more loyal customers, therefore the second hypothesis (H2) can be accepted. The result of the study which is in line with the present study is Mavis T. Adjei (2010), with a study entitled: Relationship marketing in A B2C context: The moderating role of Personality Traits. The aim of the study is how to investigate the role of personality traits moderation in building relation among Satisfaction, Relationship Quality towards Behavior Loyalty especially in the efforts of building strategy in maintaining customers in context of industry business-to-Customer (B2C) in retail industry sector.

The result of the study shows that: There is relation between Relationship and Behavior loyalty if it is seen from their generalization. Based on the result of hypothesis examination, communication services given by cellular phone providers towards customers can be defined as already gives good services towards customers. It is shown by given contribution by providers card towards customers in form of increasing strong signal received in local area which does not disturb public network. Therefore it will bring impact towards performance of communication service in some phone providers, in which the situation will cause the rate of customers' trust towards providers card will be maintained and later cause the appearance of loyalty from customers of cellular phones.

#### Hypothesis 3: Trust Significantly Influences Commitment.

Based on provided data in the table above, proposed hypothesis states that trust significantly influences commitment, therefore it can be known that the influence of trust towards commitment acquired coefficient value 0.222 with t-count 2.385 meaning it is bigger than t table value which is 1.96 and the rate of significance p-value is 0.018 < 0.05.

The result shows that there is significant influence of trust towards commitment which means that customers who believe

more in providers will result in more committing customers, therefore the third hypothesis (H3) can be accepted.

Study result which supports this study done by Chung and Shin, (2010) with study entitled: The antecedents and consequences of relationship quality in internet shopping. The aim of the study is to examine and describe the influence of sites characteristics in online retail towards customers' satisfaction. Besides, it also focuses on the importance of relationship quality factor (customers' satisfaction, e-trust, and e-Commitment) towards positive statement from words of mouth (WOM) in South Korea online retail. The result of the study shows that: e-trust significantly influences e-commitment and e-word of mouth. Based on hypothesis examination, communication service delivers value for company towards phone cellular card customers existed in Southeast Sulawesi since given communication service along the time is able to give trust in accommodating every need and desire of each customer thus customer is able to have high commitment towards used cellular providers.

#### Hypothesis 4: Commitment Significantly Influences Behavior Loyalty Moderated by Personality Traits.

The result of moderation variable examination as it is provided in the table above shows that direct influence of personality traits (b2) variable towards behavioral loyalty is 0.221 with value of critical point (CR) is 3.321 bigger than t-table 1.96 and p-value is 0.001 (p < 0.05) showing significant value. Meanwhile, in examination of moderation (interaction) interaction coefficient value acquired between commitment and personality trait (b3) variables is 0.074 with critical point value (CR) is 0.425 smaller than t-count 1.96 and p-value is 0.671 (p-value > 0.05) meaning it is not significant. Therefore the fourth hypothesis (H4) proposed in the study is denied.

Study result which is in line with the present study was done by Mavis T. Adjei (2010), with a study entitled: Relationship marketing in A B2C context: The moderating role of Personality Traits. The aim of the study is how to investigate the role of Personal Traits moderation in building relationship between variables of Satisfaction, Relationship Quality towards Behavior Loyalty especially in the efforts of building strategy in maintaining customers in industry business-to-Customer (B2C) context in retail industry sector.

The result of the study shows that there is negative relation in Relationship Quality with the existence of moderation of Personality Trait towards Behavioral Loyalty. Based on the result of hypothesis examination of the study that though communication service offered by providers card already meets related customers' expectations yet solution given by cellular phone providers card through promotion and bonus given program delivered to but card selection owned by every customer does not depict Personality Trait existed in the customers of providers card, because card owned by each customer will not increase Personality of a card customer. Provider card used by each person cannot show someone's personality existed in certain kind of life style. It will be different if Personality Trait is connected with cell phone product thus the cell phone will strongly decide Personality Trait of customers and it is able to increase personality of customer in society view.

### Hypothesis 5: Trust Significantly Influences Behavior Loyalty Mediated Commitment.

Based on data provided in the table of comparison above, it can be figured out that direct influence given by trust towards behavior loyalty has coefficient value which is bigger than its indirect influence. It means that trust variable significantly influences behavior loyalty though without commitment variable. A study which is in line with the present study was done by Chung and Shin, (2010) entitled: The antecedents and consequences of relationship quality in internet shopping.

The aim of the study is to examine and explain the influence of site characteristics in online retail towards customers' satisfaction. Besides it also focuses in the importance of relationship quality factors (customers' satisfaction, e-trust, and e-Commitment) towards positive statement of words of mouth (WOM) in online retail of South Korea. The result of the study shows that e-trust significantly influences e-commitment and e-word of mouth. Based on the hypothesis of the study that communication service given by cellular phone providers card if it is seen from the rate of customers' trust related to communication service received therefore if customers already have good trust on their used cards the matter will make strong desire appears in loyal customers towards their used card.

## 6. CONCLUSION AND SUGGESTION

1. For phone providers card to pay attention towards their customers through personality traits existed in each individual which can increase loyalty by increasing variance of provider card service. The strategy is to add interesting contents from provider card service for customers.
2. For phone provider card to do innovation or new breakthrough related to provider card service. The strategy is creating card service contents based on existing customers' characteristics.
3. For phone provider card to create excellent card service for one provider card. The strategy is that the customer who owned characteristics type such as conscientiousness, neuroticism and openness and they are not easy to change provider card because benefit which is acquired in one card.
4. For next researchers to be able to study the model deeper by seeing relation between commitment and personality traits. Besides it can analyse other variables which are able to increase loyalty of customers.
5. For next researchers, it is expected that trust dimension is added as moderation variable which connects Personality Trait with Behavioral Loyalty.

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