

## RELATIONAL VERSUS DISCRETE EXCHANGES: THE ROLE OF TRUST AND COMMITMENT IN DETERMINING CUSTOMER SATISFACTION

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*Consumer-firm relationships have been compared to intimate relationships. This research examines two aspects of close relationships, trust and commitment, and their effect on satisfaction. Subjects were asked to consider themselves in a purchase situation (video rental) and evaluate their level of commitment, trust and satisfaction for the store, the videos rented from the store and their relationship with the store. The findings indicate that individuals engaged in relational exchanges are more committed to and trusting of the marketer than those involved in discrete exchanges. Further, trust and commitment were found to lead to relationship satisfaction, product satisfaction and store satisfaction.*

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### INTRODUCTION

Relationship marketing, though a growing area of research in business to business marketing (Anderson, Håkansson and Johanson; Ganesan 1994; Heide 1994; Morgan and Hunt 1994; Weitz and Jap 1995), has received little attention at the final consumer level. Theorists have implied that customer retention and maintaining relationships with customers is important for the long term success of a business (Levitt 1983). However, few empirical studies of final consumer-business relationships have been published.

Though the idea of fostering favorable relations with consumers is not new, an understanding of how consumers view relationships with the businesses they patronize would enhance the literature on relationship marketing. Theorists have suggested that the relationship formulation process between a firm and a consumer resembles that of an intimate relationship (Dwyer, Schurr and Oh 1987). However, empirical research has not determined

whether consumers perceive relationships with firms as intimate.

Exchanges which take place between consumers and firms have been described as either discrete or relational (Dwyer, Schurr and Oh 1987). A discrete transaction is one in which a simple exchange of money for a product or service takes place. In this case a relationship between the buyer and seller is formed only briefly to allow for the transaction and communication is limited (Dwyer, Schurr and Oh 1987). Conversely, a relational exchange is one in which the buyer and the seller interact over time. Relational exchanges may be more likely than discrete transactions to include communication, cooperation and trust (Dwyer, Schurr and Oh 1987).

Three general areas of research have considered the constructs that may be of interest to the study of relationship marketing. Specifically, research in the area of marriage and the family suggests that people who are committed to a relationship and who trust their partner may experience more successful relationships and may be more satisfied with their relationships than those who are not committed or who are mistrustful (Canary and Stafford 1993; Stephen 1984; Lund 1985). Since the consumer-firm relationship has been compared to a marriage,

commitment and trust may be important factors in this relationship as well. Similarly, the organizational behavior literature suggests that employees who are committed to their firm exhibit greater levels of overall personal well-being (Weiner, Muczyk and Gable 1987). Finally, commitment and trust have been found to affect firm-to-firm relationships (Morgan and Hunt 1994).

All three areas of research: marriage and the family, organizational behavior and business-to-business marketing can be used as a basis for understanding relationship marketing. However, the business-to-business marketing literature may hold the most insight into the consumer-firm relationship. Like consumer-firm relationships, business-to-business relationships may be long lasting, but are not as emotionally involving as a marriage. Whereas romantic love plays a key role in marital relationships, it is not part of a business-to-business relationship and is not part of a consumer-firm relationship either. The business-to-business literature includes studies that not only apply to firm-to-firm relationships, but relationships that are one-to-one, such as relationships with sales people (Doney and Cannon 1997). In such relationships parties are free to negotiate terms. This differs from the organizational behavior literature in which one party often has more control (employer) over the other (employee). In consumer-firm relationships the parties are voluntarily involved in the relationship and the dynamic is more equal in terms of power. Recent research further supports the use of the business-to-business literature as a basis for relationship marketing (Tax, Brown and Chandrashekar 1998).

### **RESEARCH PURPOSE**

The purpose of this research is to examine both discrete and relational exchanges to determine factors of consumer-business relationships which may translate into tangible benefits for marketers. The research is exploratory in nature in that the goal is to examine aspects of relationships that are important in marketing. Specifically, levels of commitment and trust, as well as satisfaction, will be examined for

both discrete and relational exchanges. It is predicted that when consumers enter into relational exchanges, as opposed to discrete transactions, they will feel more commitment and trust in the relationship and will be more satisfied with the firm, the relationship they have with the firm and the firm's products. The implications for relationship formulation and maintenance are discussed.

### **Discrete Versus Relational Exchanges**

Discrete transactions have a relatively short duration and a clear starting and ending point. In discrete transactions, personal relationships are not developed and there is no future anticipation of exchange on the part of the buyer (Dwyer, Schurr and Oh 1987). The example provided by Dwyer, Schurr and Oh (1987) is a one-time purchase of gasoline at an out-of-town independent gas station in which the customer pays cash. Conversely, relational exchanges take place over time and the customer anticipates future dealings with the firm. Recent research suggests that consumer satisfaction is positively related to the duration of the relationship the consumer has with the firm (Bolton 1998). In relational exchanges trust and expectations may play a role in enhancing personal satisfaction, unrelated to the purchase itself. However, the concept of a discrete versus relational exchange is not absolute and the majority of transactions may lie on a continuum ranging from highly discrete to highly relational.

### **The Benefits of Long Term Relationships**

Relationship marketing has been defined as "a customer-centered approach whereby a firm seeks long-term business relationships with prospective and existing customers"(Evans and Laskin 1994, p. 440). It is believed to be associated with certain positive outcomes for firms including: more satisfied customers, more customer loyalty, greater profitability, better communications and more effective firm planning (Evans and Laskin 1994). Marketers may be motivated to formulate relationships with customers to gain a competitive advantage over rival firms or because they may perceive economies in retaining rather than recruiting customers (Sheth and Parvatiyar 1995). However,

it is also important to understand what may lead a consumer to enter into such a relationship. Consumers have less of an incentive to agree to purchase a product from a particular firm over time because doing so limits choices. Consumers must be adequately motivated to reduce their options when they enter into a relationship with a firm and they must perceive that there are benefits associated with the relationship in order to do so. Sheth and Parvatiyar (1995) have identified a number of reasons why consumers would limit choices including: simplified buying, information processing and consumption tasks as well as reduced risk and psychological comfort.

### **Trust and Commitment in Consumer-Firm Relationships**

Researchers have suggested that trust is a key element in the development of interpersonal relationships (Butler 1986). It has been defined as "an expectancy about the promise of another individual" (Butler 1986, p. 580) and may be comprised of both cognitive and affective components. Trust is believed to develop over time through repeated encounters, is associated with putting oneself at risk and suggests the predictability of certain future events (Rempel, Holmes and Zanna 1985). Trust has been found to be associated with successful intimate relationships (Rempel, Holmes and Zanna 1985) and may be an important element to relational exchanges in marketing contexts. Alternatively, trust has been examined in business to business marketing. Doney and Cannon (1997) segment the trust variable into five components and suggest that trust is formed through an analysis of costs and benefits, an assessment of the credibility of another, the perception that the other party can meet obligations, an evaluation of the other's intent and the association of another with trusted parties. Recently, trust and commitment have been associated with effective complaint handling by marketers in the relationship marketing literature (Tax, Brown and Chandrashekar 1998).

Commitment has been described as crucial in determining relationship formation, satisfaction levels of the parties involved and relationship longevity

(Knapp and Taylor 1994). High levels of commitment are believed to be associated with the perception of future rewards, relationship identification, limited desire to seek out alternatives, the amount of effort expended in the relationship, investments made in the relationship and the individuals' assumed responsibility (Knapp and Taylor 1994). Commitment has been defined as "the tendency to maintain a relationship and to feel psychologically 'attached' to it" (Rusbult 1983). Individuals engaged in seriously committed relationships have been found to report higher relational satisfaction than those who are not engaged in such serious relationships (Bullis, Clark and Sline 1993). The importance of commitment in interpersonal relationships suggests that in relationship marketing, commitment may play a role in determining consumer satisfaction.

### **HYPOTHESES**

Discrete transactions are characterized as short term, having minimal personal contact, consisting of no cooperative efforts and completely transferable in terms of who completes the obligation (Dwyer, Schurr and Oh 1987). Consumers would not expect that a significant commitment be made to the marketer in such an exchange, nor would they feel a strong degree of trust for the firm. Conversely, relational exchanges are relatively long term, personal and an interdependence may develop between the parties (Dwyer, Schurr and Oh 1987). A relational exchange is more likely to be affected by trust and commitment because of its long term nature and interdependence. Consumers may perceive that trust and commitment are important in a relational exchange and may feel more committed to and trusting of the marketer than in a discrete transaction. Therefore,

- H<sub>1</sub>: Consumers who are engaged in a relational exchange will trust the marketer more than those engaged in a discrete transaction.
- H<sub>2</sub>: Consumers who are engaged in a relational exchange will be more committed to the marketer than those engaged in a discrete transaction.

### The Implications of Commitment

Since consumer-firm relationships have been compared to intimate relationships (Dwyer, Schurr and Oh 1987), some similarities likely exist between the two. In intimate relationships, trust and commitment are factors that may lead to greater levels of satisfaction and may play a role in consumer-firm relationships. A number of variables have been examined in attempts to explain relationship satisfaction. Hendrick, Hendrick and Adler (1988) found both self-esteem and commitment to be correlated with satisfaction, though women felt more satisfied with their partner under conditions of high commitment, whereas men felt more self-satisfaction with high levels of commitment. Rusbult (1983) considers commitment to be an important characteristic of a relationship along with satisfaction. The more satisfied an individual is with the relationship, the more committed he or she becomes. Commitment was also found to be high within strong families, defined as families possessing high degrees of satisfaction for the members and meeting the needs of those within the group. Members of strong families commit to enhancing the well being of one another, spend time together and invest energy in the family unit (Stinnett 1985). Research on communes suggests that successful communes differ from unsuccessful communes in the amount of commitment the individuals feel toward the group (Stinnett 1985). Stephen (1984), in his research on symbolic interdependence, defined as the sharing of rituals, found that symbolic interdependence is associated with both relationship satisfaction and commitment among relationships that are highly developed. Finally, Wiener, Muczyk and Gable (1987) suggest that when an individual is committed to elements of his or her life, including work, family and community, there is a positive effect on overall personal well-being. Therefore, commitment on the part of the consumer in relationships with firms is predicted to lead to higher levels of satisfaction as follows:

H<sub>3</sub>: Regardless of whether engaged in a discrete transaction or relational exchange, consumers who feel committed to the marketer will be more satisfied with the firm, its products and

the relationship than those who are not committed to the marketer.

### Trusting the Marketer

The business to business relationship marketing literature is growing and a number of issues have been examined in depth. One aspect of developing successful relationships in business to business marketing is trust. Trust has been linked to long term orientation (Ganesan 1994) such that retail buyers who feel trust in their relationships with vendors are more likely to perceive that they will work toward goals with the vendor in the future. Anderson and Narus (1990) consider trust to be a central component in such relationships. They suggest that trust is a result of communicating and leads to cooperation, reduced conflict and overall satisfaction with the relationship. Trust plays a central role in Morgan and Hunt's (1994) model of inter-firm relationships. They hypothesize that trust leads to increased cooperation, less of a propensity to leave the relationship and reduced conflict. Moorman, Deshpandé and Zaltman (1993) examined trust in market research relationships. They found that trust was affected by a variety of factors, but that interpersonal factors, such as integrity, confidentiality, expertise, tactfulness, sincerity and congeniality had the strongest effect on trust. Finally, Smith and Barclay (1997) propose that trust leads to mutually satisfying relationships among partners.

Though consumers do not work in the traditional sense with marketers, as in business to business marketing, it makes intuitive sense that trusting the marketer would play a role in the consumer's decision to enter into a long-term relationship with a firm and agree to buy products from that firm in the future.

In intimate relationships trust has been found to lead to higher levels of relationship satisfaction and love and Butler (1986) considers trust to be "vital to the effective functioning of all levels of human systems: nations, organizations, groups, dyads and individuals" (1986, p. 579). Therefore,

H<sub>4</sub>: Regardless of whether engaged in a discrete transaction or relational exchange, consumers who trust the marketer will be more satisfied with the firm, its products and the relationship than those who mistrust the marketer.

#### Satisfaction with Relational Exchanges

Because relational exchanges are more likely to lead to commitment and trust, consumers are more likely to be satisfied with relational exchanges than discrete transactions. Satisfaction can take a number of different forms including product, firm and relationship satisfaction. Studies which measure satisfaction with intimate relationships have examined different types of relationship satisfaction (Hendrick, Hendrick and Adler 1988). Similarly, Wiener, Muczyk and Gable (1987) examine different types of personal well-being including: affective symptoms; measured levels of depression, complaints; anxiety and irritation; life satisfaction and overall well-being. Consumer satisfaction may also be multidimensional. Satisfaction may result from the products, the firm and the relationship formulated. However, the more engaging the relationship is, the more likely that the consumer will be satisfied at all levels, not only with the relationship, but with the products as well. Therefore, this hypothesis suggests a halo effect as follows:

H<sub>5</sub>: Consumers engaged in relational exchanges will be more satisfied with the products of the firm, the firm itself and the relationship they have with the firm than consumers who participate in discrete exchanges.

Hypothesis 6 predicts that trust and commitment will act as mediators in the relationship between exchange condition and the various types of satisfaction examined in this study. A mediator is a variable that "is able to influence the dependent variable of interest" (Baron and Kenny 1986). This hypothesis suggests that the trust and commitment that exist within a relationship lead the consumer to feel satisfaction. People may feel more satisfied in relationships in which they can exhibit their commitment and feel that they can depend upon the

other party to live up to the demands of the relationship (Smith and Barclay 1997). Therefore,

H<sub>6</sub>: Trust and commitment will mediate the effect of exchange condition on consumer's product satisfaction, firm satisfaction and relationship satisfaction.

#### METHOD

Forty subjects, who were students at a small eastern university, participated in the exploratory study. Researchers have suggested that the use of student samples may be of concern because they may lack generalizability. However, Burnett and Dunne (1986) found that under certain circumstances student samples may produce better results than other adult samples and researchers have used student subjects to examine a variety of effects (Ball and Eckel 1996; Cox, Wogalter, Stokes and Murff 1997; Droge 1989). Additionally, this research is theoretical in nature, making the results more generalizable (Calder, Phillips and Tybout 1981).

Subjects were randomly assigned to either a relational exchange condition or a discrete exchange condition in which they were asked to read a scenario and role play by imagining that they were the consumer in the scenario. The scenarios were identical except for aspects of the relationship, which were altered to reflect either a relational or a discrete exchange.

#### Manipulations

Subjects in both conditions were asked to read a purchase situation that was relevant to them.

They were told that they would like to rent two videos from a video store called the Video Source. Information such as location, store hours and in-store layout were described. Subjects were told that they would browse around the store and select one video that they had not heard of previously and one video that they did not see in the movie theater because at the time there were other movies that they had wanted to see more. The purpose of the descriptions of the videos was to induce neutral feelings about them.

They were then told that they approached the counter, paid for the two videos and went home to watch them.

Subjects in the relational exchange condition were told that they were going to their local video store that was near their homes and that they had rented many movies from the store previously. They were also told that upon entering the store they see Alan, the store owner who recognizes them and talks to them. After they have paid Alan tells them to enjoy the movies and to have a nice weekend. Conversely, subjects in the discrete exchange condition were told that they were going to a local video store near their homes, but that they had not been there before. They were not greeted by the store owner and had no sales contact until they approached the counter to pay for the videos. The person at the counter completes the transaction, but does not talk to them.

A 10-item manipulation check measure was adapted from Iacobucci and Ostrom (1996). The mean among subjects in the relational exchange condition was 5.1 compared to a mean of 4.5 in the discrete exchange condition ( $t = 3.91, p < .01$ ).

Research in which subjects are asked to role play is fairly common in marketing. Specifically, a number of recent studies have employed this technique for analyzing consumer behavior (Leclerc, Schmitt and Dube 1995; Menon and Kahn 1995; Grewal, Marmorstein and Sharma 1996). Greenberg and Eskew (1993) found that 11.55% of published studies in organizational journals between 1978 and 1988 used role playing.

### Measures

**Trust.** Morgan and Hunt (1994) measure trust between firms with a seven item scale adapted from Larzelere and Huston (1980). This study uses this scale as well and adapted it to reflect trust in consumer-firm relationships.

**Commitment.** In order to measure relationship commitment a scale from the organizational behavior literature, used by Allen and Meyer (1990) to measure affective organizational commitment, was

altered. Six items in seven-point Likert format measured consumers' level of commitment in their relationship with the firm.

**Satisfaction.** This variable was measured using a semantic differential scale comprised of five items in seven-point format. The following four items were used by Ganesan (1994): Pleased/Displeased, Happy/Sad, Contented/Disgusted and Satisfied/Dissatisfied. An additional item: Good/Bad was added. For each type of satisfaction a statement appeared above the descriptors that indicated that the subject should consider the products (the videos they rented), the marketer (the store itself) or the relationship they have with the marketer (the store). Chronbach's alpha exceeded .85 for all the measures in the study.

## RESULTS

Hypothesis 1 suggests that when consumers are engaged in relational versus discrete exchanges they will report higher levels of trust for the marketer. The mean trust score for the relational exchange condition was 5.18 versus a mean of 4.14 for the discrete exchange condition. This difference is significant ( $t=4.10, p \leq .01$ ) providing support for  $H_1$ .

Consumers assigned to the relational exchange condition were predicted to feel more committed to the marketer than those assigned to the discrete exchange condition. A significant difference in the mean level of commitment in the relational exchange condition (4.64) compared to the discrete exchange condition (2.58) was observed ( $t=5.81, p \leq .01$ ). Therefore, hypothesis 2 was also supported.

Individuals who report high levels of commitment toward the marketer were predicted to be more satisfied with the firm, its products and the relationship they have with the firm. Three simple regression analyses were conducted to assess hypothesis 3 and the results appear in Table 1. The results indicate that consumers who feel committed to the marketer are more satisfied with the marketer, the products they purchase and the relationship they have with the marketer. Commitment was found to affect

satisfaction regardless of whether the consumer was engaged in relational versus discrete transactions.

**TABLE 1**  
Regression of Commitment and Trust on Satisfaction

Independent Variable	Beta	t	Sig*	R <sup>2</sup>
Product Satisfaction	.60	4.58	.00	.356
Store Satisfaction	.69	5.80	.00	.470
Relationship Satisfaction	.72	6.47	.00	.524

\*all Betas are significant at  $p \leq .01$

Similarly, consumers who trust the marketer were more likely to report satisfaction with the firm, its products and the relationship they have with the firm. Table 2 presents the findings from three simple regression analyses. In each case trust has a significant effect on satisfaction.

**TABLE 2**  
Simple Regression of Trust on Satisfaction

Independent Variable	Beta	t	Sig*	R <sup>2</sup>
Product Satisfaction	.58	4.34	.00	.332
Store Satisfaction	.68	5.67	.00	.459
Relationship Satisfaction	.68	5.66	.00	.457

\*all Betas are significant at  $p \leq .01$

Hypothesis 5 suggests that consumers engaged in relational exchanges would be more satisfied with the firm, its products and the relationship they have with the firm. Mean satisfaction levels for the conditions appear in Table 3. The mean differences between the relational exchange condition and the discrete exchange condition on store satisfaction is significant ( $t=3.58, p \leq .01$ ). Similarly, the findings for both relationship satisfaction ( $t=5.03, p \leq .01$ ) and product satisfaction ( $t=3.18, p \leq .01$ ) indicate

significant differences between the relational and discrete exchange conditions. Therefore, hypothesis 5 is supported.

**TABLE 3**  
Satisfaction Means by Exchange Condition

Relational Exchanges			
	n	Mean	Std. Dev.
Product Satisfaction	21	5.97	.83
Store Satisfaction	21	5.96	.99
Relationship Satisfaction	21	6.02	.92
Discrete Exchanges			
Product Satisfaction	19	4.99	1.11
Store Satisfaction	19	4.66	1.30
Relationship Satisfaction	19	4.52	.97

Hypothesis 6 suggests that trust and commitment act as mediators in the relationship between exchange condition and the various forms of satisfaction. This hypothesis was assessed using Baron and Kenny (1986) procedures. Table 4 shows the equations for the analysis regarding trust and Table 5 reports equations for commitment. The results of this analysis suggest that trust acts as a mediator in the relationship between exchange condition (whether a person was assigned to the relational versus the discrete exchange condition) and three types of satisfaction. Trust is a mediator when the first equation is significant and the effect of the independent variable (exchange condition) is less in the third equation than in the second equation. The chart indicates that these requirements hold for product satisfaction, store satisfaction and relationship satisfaction suggesting that trust acts as a mediator in all three instances. Similar findings were observed for the mediator, commitment. Table 5 indicates that the Baron and Kenny requirements hold for product satisfaction, store satisfaction and relationship satisfaction. Therefore, hypothesis 6 is supported.

**TABLE 4**  
**Baron and Kenny's Test for Mediation**  
**The Effect of Trust**

Equation	Beta	t	Sig*
Trust and Product Satisfaction			
Trust = exchange condition	.55	4.10	.000
Product satisfaction = exchange condition	.46	3.18	.003
Product satisfaction = trust and exchange condition			
Trust	.47	2.94	.006
Exchange Condition	.20	1.27	.211
Trust and Store Satisfaction			
Trust = exchange condition	.55	4.10	.000
Product satisfaction = exchange condition	.50	3.58	.001
Product satisfaction = trust and exchange condition			
Trust	.55	4.05	.000
Exchange Condition	.18	1.29	.206
Trust and Relationship Satisfaction			
Trust = exchange condition	.55	4.10	.000
Product satisfaction = exchange condition	.63	5.03	.000
Product satisfaction = trust and exchange condition			
Trust	.47	3.56	.001
Exchange Condition	.37	2.82	.008

**DISCUSSION**

Relationship marketing may be a vehicle through which marketers can improve their contacts with customers. Though most businesses attempt to create positive outcomes for their customers, in terms of providing quality products and services, consumers may demand more. This research suggests that satisfaction with the product that the firm sells may be, in part, dependent on the

**TABLE 5**  
**Baron and Kenny's Test for Mediation**  
**The Effect of Commitment**

Equation	Beta	t	Sig*
Commitment and Product Satisfaction			
Commitment = exchange condition	.69	5.81	.000
Product satisfaction = exchange condition	.46	3.18	.003
Product satisfaction = commitment and exchange condition			
Commitment	.53	2.94	.005
Exchange Condition	.09	.52	.610
Commitment and Store Satisfaction			
Commitment = exchange condition	.69	5.81	.000
Product satisfaction = exchange condition	.50	3.58	.001
Product satisfaction = trust and exchange condition			
Commitment	.64	3.93	.000
Exchange Condition	.06	.36	.719
Commitment and Relationship Satisfaction			
Commitment = exchange condition	.69	5.81	.000
Product satisfaction = exchange condition	.63	5.03	.000
Product satisfaction = trust and exchange condition			
Commitment	.54	3.66	.001
Exchange Condition	.26	1.70	.097

experience the consumer has with the marketer. Consumers who feel that they have formed a relationship with the marketer may be more inclined to feel favorable toward the products they buy. This research suggests two possible frameworks for examining consumer-firm relationships. Though

researchers have suggested that consumer-firm relationships resemble a marriage (Dwyer, Schurr and Oh 1987), there are clearly limitations to equating marketing and marital relationships. The more impersonal relationship between consumers and firms, suggest that the business to business relationship literature may provide a more realistic framework for relationship marketing.

Two aspects of human relationships which can be applied to relationship marketing are trust and commitment. The findings suggest that when consumers feel committed to marketers and trust them, they may report higher levels of satisfaction with the firm, the products purchased and the relationship itself. The implication is that marketers may benefit from managing relationships with consumers more carefully. If consumers derive benefits, in terms of increased satisfaction when they feel commitment and trust, marketers may attempt to build commitment and trust among consumers.

Commitment is the feeling of being voluntarily tied to the firm. Some marketing techniques appear to increase commitment among consumers such as frequent buyer programs, promotional events to which consumers are invited and newsletters. Trust implies a certain promise to consumers that the firm will deal with them honestly, fairly and with consideration. Marketers can build trust among consumers by being consistent in their offerings, dealing equitably with all consumers, meeting consumer expectations and by handling complaint behavior in a caring manner. The benefits to firms that understand the dynamics of their relationships with consumers are increased levels of trust and commitment, which may result in increased levels of satisfaction among consumers. Further, consumer satisfaction may lead to brand loyalty and favorable word of mouth, which would directly benefit the marketer. Dissatisfaction may occur less often when consumers feel trust and commitment. Even when product dissatisfaction does result, the marketer may be given more of an opportunity to recover from the wrath of a dissatisfied consumer if he or she feels that the marketer will attempt to remedy the situation in good faith. This first line of defense could potentially save the marketer from negative word of

mouth and may result in the retention of a loyal customer who generally feels trust toward and commitment to the firm.

### **Limitations and Suggestions for Future Research**

The sample of subjects used for this study consisted of undergraduate students who were responding to a familiar situation, that of video rentals. There may be some danger in making wide sweeping generalizations to the behavior of different target markets with respect to these findings. Additionally, subjects were asked to read a purchase situation and imagine how they would behave in the situation. The scenarios utilized included details of interest to the researcher and some filler information designed to make the situation realistic. It is possible that subjects exposed to an actual video store would respond differently. Finally, the use of Baron and Kenny's procedure is associated with certain limitations. Specifically, the procedure does not implicate the causal nature of the relationship, nor its direction.

Currently, there is a paucity of research in the consumer behavior literature in the area of relationship marketing. Though researchers have examined firm to firm relationships in detail (Anderson and Narus 1990; Frazier and Rody 1991), and have studied trust and commitment in such relationships, (Ganesan 1994; Morgan and Hunt 1994) researchers have yet to examine customer-firm relationships and the factors that lead to successful relationships. Therefore, this field is ripe for additional research. In building upon the current research, it would be interesting to determine aspects of marketing that would lead consumers to feel trust and commitment to provide direction for practitioners. Additionally, other variables may contribute to customer satisfaction with the relationship they have with the firm such as consumers' perceived belief in the commitment of the marketer, service encounters and product performance.

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