

An Investigation into Corporate Trust and its Linkages

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***Paper accepted for publication in Journal of Business Research (2020), uncorrected proof.**

Abstract

We use a second order model of corporate trust to empirically investigate trust-commitment and loyalty building mechanisms in the Indian context. The development of corporate trust is found contingent on both organizational practices and employee behaviour, which are conceptualised as first-order dimensions of the second-order construct of corporate trust. The conceptualization of corporate trust is shown to be valid irrespective of the exchange situation involving durable, non-durable or service products. Results of a survey conducted with 835 Indian consumers show that the higher order construct of corporate trust predicts affective, normative and continuance commitment to the organisation behind the brand. Affective commitment is found to be the highest driver of customer loyalty (word-of-mouth and share-of-wallet) in the Indian context. The results vary slightly across different exchange situations and provide various implications to theory and practice with an aim at building long term customer relationships in the Indian context.

Keywords: Corporate trust, Affective commitment, Normative Commitment, Continuance Commitment, Word of mouth, Share of wallet

Introduction

Trust interfaces between customer and company embodying brand loyalty. Relational exchanges with long term orientation are based on customer *trust* - the cornerstone of effective relationship management and one of the most significant attributes a brand can own for relationship initiation, formation, and maintenance (Ebert, 2009; Verhoef, Philip & Janny, 2002; Palmatier et al., 2006). Trust has been shown to play a pivotal role in enhancing loyalty (Chaudhuri & Holbrook, 2002), corporate reputation (Walsh, Mitchell, Jackson, & Beatty, 2009) and commitment (Aurier & N'Goala, 2010; Morgan & Hunt, 1994), in business-to-consumer, business-to-business and not-for-profit contexts (MacMillan, Money, Money, & Downing, 2005) .

Customers' trust in a brand is primarily based on their consumption experience and the evaluation and perceptions of direct and indirect contact with the brand (Ballester & Aleman, 2001). Brand trust, which develops from series of discreet encounters during consumption, indicates that a brand will behave in a customer's best interest (Hess & Story, 2005), showing reliability and integrity in its interactions (Garbarino & Johnson, 1999). Although the product/service consumption experience is a very relevant and important source of trust (Delgado-Ballester & Munuera-Alemán, 2000), research shows that consumers evaluate both *product elements* and *company elements* when deciding to trust or distrust a brand (Mal, Davies, & Diers-Lawson, 2018; Sichtmann, 2007). The latter element is captured by Sichtmann's (2007) findings demonstrating that the competence of a brand is also characterised by the leadership, the depth of experience and the qualifications the providing company has achieved in the relevant market. Consistent with Sirdeshmukh et.al. (2002) position employee behaviour and management practices as the independent nodes around which customers make evaluations/judgements about brands trustworthy behaviours and practices during an exchange. These findings further warrant that it is therefore important to not only understand the trust building mechanisms from an

individual brand (Delgado-Ballester & Munuera-Alemán, 2000; Delgado-Ballester, 2004) or product/service perspective (Aurier & N'Goala, 2010; Johnson & Grayson, 2005; Sirdeshmukh, Singh, & Sabol, 2003), but also from a company (corporate brand, synonymously understood as the firm supplying the products and/or services) perspective, which has received considerably less attention from the trust literature.

We address these limitations in the extant literature by providing an intensive review of the existing conceptualisations of trust and its measurement to propose trust at the company level, termed as *corporate trust*, as a central mechanism with implications for effective consumer-brand relationships (commitment and loyalty). In doing so, we also disentangle the complex trust literature which, although well developed, has resulted in a “potpourri” of definitions, unclear terminology, varying dimensionality and measurement (Ebert, 2009; Yannopoulou, Koronis, & Elliott, 2011). We build on Sichtmann's (2007) and Sirdeshmukh's et al. (2003) work on trust in a corporate brand and consumer trust, respectively, as well as on other seminal studies in the trust literature (Chaudhuri & Holbrook, 2002; Doney & Cannon, 1997; Johnson & Grayson, 2005; Morgan & Hunt, 1994) to propose a higher order bi-dimensional conceptualization of *corporate trust*, which encompasses trust in management policies and practices (hereinafter TrMPP) and trust in front-line employee behaviour (hereinafter TrFLE) as first-order dimensions. These first order dimensions summarize individual *consumers' general belief about a company's management and employees' benevolence, competence, honesty and dependability (problem solving orientation), on the basis of their existing knowledge and experience with the company in the context of a specific brand and product/service category*. Thus, corporate trust is a multi-dimensional construct at a higher level of abstraction comprising of both cognitive (competence, reliability) and affective inherent properties (benevolence, honesty) characterising two constituents of trust: employees and management.

The novelty of this study is that it investigates trust building mechanism in the context of varied exchange situations in marketing, involving both product (durables and non-durable) and service brands in India. This lends significant value, since *corporate trust* is an abstract phenomenon (Puusa & Tolvanen, 2006) and context is critical in understanding it (Denis, et. al. 1998), in specific within emerging market economy like India. Moreover, central to multiple conceptualisations of trust is the willingness to take risk and be vulnerable towards a “trustee” (Yannopoulou et al., 2011). Mal et al. (2018) posit that, in consumer relationships, the trustor (i.e. the consumer) is willing to take a risk when he/she accepts a dependency on the trustee (i.e. brand). Given that any purchase inherently involves a risk (money, time, effort invested in the purchase), we conjecture that *corporate trust* only becomes operational in the context of a brand (product or service) purchase. Therefore, corporate trust is investigated in relation to a brand and product/service category in this paper.

Our conceptualization of corporate trust as a superordinate construct allows us to theorize and investigate its interlinkages with other critical constructs from its nomological net – commitment and loyalty – and to provide a more succinct yet robust theoretical framework. Conceptualising *corporate trust* as a higher order construct also allow us to overcome conceptualisation issues and elucidate the integrated effect of various facets, inherent properties and sources of trust into a higher order, bi-dimensional construct (Ravald & Gronross, 1996), which, in turn, facilitates higher accuracy in measurement (Ebert, 2009) and more conceptual richness (Johnson, Rosen, & Chang, 2011).

Extant literature has shown that trust creates exchange relationships that are highly valued (Morgan and Hunt, 1994), while commitment reflects the enduring desire to maintain those valued relationships (Moorman et. al.,1992). Trust is one of the significant antecedent condition that transforms ongoing functional relationships with the brand into committed customer brand relationships (Hess & Story, 2005). Further, commitment entails vulnerability, which is

a necessary element for trust to occur (Yannopoulou et al., 2011). In other words, commitment and trust are highly inter-linked concepts which has undoubtedly led to a proliferation of studies within contemporary literature. However, trust-based linkages have been mainly explored in regard to affective commitment (e.g. see Delgado & Luis, 2001; Chaudhary & Holbrook, 2002) and its respective behavioral effects such as switching intentions or price tolerance. Understanding commitment only through affect is limiting, as committed customer brand relationships do not remain static in terms of their level and nature of commitment. Over time, customer relationships with a brand pass through various iterations, based on consumers' underlying motivations to engage in the relational commitment (Hess & Story, 2005), which can be of an affective, normative or continuance by nature (Meyer & Allen, 1991). Thus, this study adopts a tri-dimensional view of commitment with three facets namely affective, normative and continuance commitment and investigates the influence that corporate trust exerts on each of the three facets. Moreover, the effect of *corporate trust* is investigated, as opposed to "consumer trust" or "brand trust" on consumers' desire to engage in highly committed relationships, which enables the company to look beyond building transactional ongoing satisfaction with brand performance, a necessary condition to build brand trust (Hess & Story, 2005) and at the same time to position itself as a trustworthy interacting partner willing to have long term relationships with the end consumer.

We further investigate if all three facets of commitment are predictive of customer loyalty, as they might have an asymmetrical effect depending on the nature of the exchange situation (Barksdale, Johnson & Suh, 1997). For example, Barksdale, Johnson and Suh (1997) work in the healthcare context show that affective commitment is higher and more important for customers engaged in a service through a pay-for-service payment method (freedom to choose), whereas continuance commitment is more important for customers with a prepaid plan (no freedom to choose practitioner). Similarly, Evanschitzky et al. (2006) found asymmetric effects

of affective and continuance commitment on attitudinal and behavioural loyalty, while the effect of normative commitment was not explored. Investigation into the differential effect of the three-facets of commitment is, therefore, essential to draw conclusions towards relational benefits in terms of performance outcomes including attitudinal (*word-of-mouth*) and behavioral (*share-of-wallet*) aspects of customer loyalty and their strategic implications in the Indian context.

Moreover, prior literature is sparse in terms of empirical investigation of corporate trust building mechanisms in developing countries and particularly the Indian market. With a population of 1.37 billion people (UN Data, 2018), lately India has registered an impressive economic growth ranking among the top 10 most improved economies in the world and achieved an improved score for “ease of doing business” after a series of reforms (World Bank, 2018). Understanding economic and market pathways of emerging economies, which have unique characteristics and distinct sources of competitive advantage than the thoroughly researched developed counterparts (Sheth, 2011) is quintessential for literature. Given the attractive business environment for both local and global competitive frontier, to study customer-brand relationship building in India makes both practical and theoretical sense. Therefore, testing theoretical models that have been previously developed in different (e.g., western) research contexts allows for assessing their applicability in developing country contexts, and may bear significant implications for global marketers (Andaleeb & Anwar, 1996; Sheth, 2011).

Despite trust being a burgeoning area of investigation, Person-to-Organisation (P2O) trust studies, as the one in the current research, count for less than one-third of trust related studies published after the 1960s (Ebert, 2009). Further, this less researched area primarily focussed on customer trust in service providers, such as e-commerce (Elbert, 2009), banking (Yap, Ramayah & Shahidan, 2012), online purchases (San-Martín & Camarero, 2012) and telecommunication (Karjaluoto *et al.*, 2012). The way trust-based relationships are formed in product

settings, involving more search attributes and less customer interaction and involvement in the purchase process, remains largely unexplored and will benefit marketers seeking relational exchanges in such market situations. Similarly, commitment has been mainly studied in service context, with little evidence on trust-commitment building mechanisms in product setting (Keiningham et.al., 2015). Hence, the findings of the current research will provide valuable insight into understanding the differential effects of corporate trust on customer commitment and loyalty for both product (durable vs. non-durable) and service categories, and assist managers to undertake optimal decisions with respect to corporate trust and commitment building mechanisms of Indian customers.

This paper proceeds as follows. First, corporate trust (hereinafter referred to as CT) is conceptualized as a higher order construct comprising of trust in front-line employee behaviour and trust in management policies and practices. Then, we offer a theoretical model which explores the role of corporate trust in predicting customer commitment and customer loyalty, respectively. Measurement model, model predictability and path analysis are comprehensively explained in the research method section, followed by a discussion of the results. The paper concludes with a series of compelling implications for marketing theory and practice, with particular relevance to emerging markets.

Conceptualization of Corporate Trust

Trust is a well-established and researched construct (Sirdeshmukh et.al., 2002), but the extant literature shows no common and consistent approach to its conceptualization, unclear terminology (terms such “consumer trust”, “brand trust”, “trust” appear to be interchangeably used), multiple definitions, varying dimensionality (from one to four dimensions) and measurement (Ebert, 2009). In the brand domain, Delgado-Ballester and Munuera-Alemán (2000) define trust as “a feeling of security held by the consumer that the brand will meet his/her consumption

expectations” (p.1242), while for Yannopoulou, Koronis, and Elliott (2011) brand trust is a function of experience and high perceived risk. Other studies define trust from a more behavioural perspective, as the “willingness to rely on an exchange partner in whom one has confidence” (Moorman, Deshpande, & Zaltman, 1993, p.82). Our extensive review of the literature shows that trust has been primarily conceptualised as a global unidimensional construct (Garbarino & Johnson, 1999; Sichtmann, 2007), while a few others proposed a multi-dimensional, yet first order conceptualisations (Johnson & Grayson, 2005; Sirdeshmukh et al., 2003), with one exception – Li et. al. (2008) – who propose both a global measure, referred as “overall trust” and second-order model of trust. Table 1 provides a more comprehensive collection of trust definitions, conceptualisation and measurement in the context of various forms of trust to help us to arrive at current conceptualisation of *corporate trust* as bi-dimensional, second-order concept. The concept of *corporate trust* is particularly built on the work of Sichtmann's (2007) and Sirdeshmukh's et al. (2003) on trust in a corporate brand and consumer trust, respectively, and will provide clarity and a more nuanced understanding of this complex phenomenon.

Trust can be defined as general and specific trust. General trust refers to a “generalized expectancy held by an individual that the word of another can be relied on” (Rotter 1967, p.651). General trust is an important facet of one’s personality and is generally recognized as being independent of a specific situation or an object (Ebert, 2009). Specific trust, on the other hand, “depends on the perception of a specific situation or object, which includes organisations and persons” (Ebert, 2009, p. 67). It refers to a belief in motives and intentions of another party and is generally based on experience. Considering that corporate trust develops on the basis of one’s experience and knowledge of an organisation/brand, it is sensible to consider that it is a form of specific trust, influenced by any direct or indirect contact with the brand or the company behind it (Ballester & Aleman, 2001). This is also in line with the expectancy conceptualisation of trust proposed by Singh and Sirdeshmukh (2000), which looks at trust as

“one's beliefs that the exchange partner would act in a manner that is responsible, evidences integrity, and is not potentially injurious” (p. 154). This is opposed to a second line of thought prevalent in the literature, which sees trust as one's intentions to rely on the exchange partner and accepting the “contextual vulnerability” associated with the investment of trust. In this study we adopt the expectancy paradigm of corporate trust, as we consider trust in the company behind the brand to be built on expectations (of reliability, competence, benevolence, as seen later in this section), while commitment, as a separate construct, reflects the behavioural action, the trustor's intention to rely on the trustee.

Extant research further suggests trust develops around multiple facets with distinct effects on customers' beliefs (Crosby & Stephens, 1987; Sirdeshmukh et al., 2003) and that there is a difference in the development of trust in a corporate brand at the interpersonal (i.e. employee) and organizational levels (management). For examples, Paolo, Johnson and Castaldo (2009) findings show that interpersonal (employee) trust has only an indirect effect on store patronage, while customer trust in store branded products (organisational level) has both a direct and indirect positive effect on store loyalty intentions. Further, Doney and Cannon (1997) differentiate between trust in a supplier firm and trust in a supplier's salespersons, where only the former is found to directly influence purchase intentions. Operationally, the authors treat trust of the salesperson and trust of the selling firm as unidimensional, both of which tap the credibility and benevolence aspects of trust. Similarly, Sirdeshmukh, Singh and Sabol's (2002) distinguish between management practices and policies (MPP) and front-line employee behaviour (FLE) in their conceptualization of trustworthiness in terms of customer evaluation of services along competence, benevolence, and problem-solving orientation.

Indeed, as the development of trust is dependent on the trustor's expectations about the motives and behaviors of a trustee, it is important to first separate between the various targets of trust, as trust building is in fact varying on the type of trustee. Hence, in this study, we follow a

similar approach to Doney and Cannon (1997) and build on Sirdeshmukh, Singh and Sabol's (2002) to distinguish between two targets of trust: Trust in Front-Line Employees behaviours (i.e. on the shop floor, during purchase or a service) and Trust in Management Policies and Practices (i.e. regulating the exchange situation), which will be operationalised as two first-order dimensions of our overall concept of corporate trust. Conceptualising trust around its two "targets" rather than inherent properties is important, as for example, high trust in a company's management policies (i.e. favouring consumers) can be jeopardised by an unfavourable encounter with one of the company's store employees. However, similar to Doney and Cannon (1997) and as explained later in the paper, the two dimensions will tap on relevant inherent properties of trust identified from the literature. Although we adopt the two "targets" of trust from Sirdeshmukh and colleagues (2003), we extend their work in that i) we view trust as a belief and expectation about an exchange partner's trustworthiness and incorporate trustworthy beliefs within the first order dimensions of corporate trust; and ii) propose a second order model of trust which distinguishes between two main targets of trust and offers higher conceptual richness, a more reliable measurement and flexibility for statistical modelling.

Literature shows that the development of *trust* is based on intentional (i.e. benevolence) or technical attributions (i.e. ability, competence) to an organisation (Ballester, 2004) and largely depends on the organisation delivering customers' expected outcomes and performance at these two levels. Trustworthy beliefs are, therefore, dependent on one's capacity and ability to perform the activities producing desired outcomes, which can either be intentional or technical in nature. Reliability, credibility, competence, benevolence or problem-solving orientation are some of the varied attributions used in the extant research to refer to the formation of trust (Mayer *et al*, 1995; Sirdeshmukh, Singh & Sabol, 2002), with competence and benevolence as the most prevalent ones (see Table 1), which have been mainly conceptualised as brand/product attributes and implicitly components of (brand) trust (e.g. Delgado-Ballester, 2004; Chen &

Dibb, 2010, among others). However, recent research by Mal et al. (2018) shows that in fact consumers associate benevolence and integrity with the organization who owns the brand, rather than with the product or service being branded. This is very important, as it emphasises the relevance of our concept of corporate trust and the importance of analysing trust at the company rather than brand level.

The inherent properties outlined above seem to follow two routes: one rational, based on cognitive evaluations of a provider's competence, reliability and dependability/problem solving orientation, and one geared towards an affective evaluation of the level of care and concern the provider demonstrates. Some studies have coined affective trust as benevolence, defined as "the belief that the trustee wishes the trustor well aside from an egocentric profit motive" (Doney & Cannon, 1997; White, 2005) (for a lengthier discussion of affective vs. cognitive trust see Johnson & Grayson, 2005; and Sekhon, Ennew, Kharouf & Devlin, 2014)). We define corporate trust around both cognitive and affective attributes, in line with past literature and with our aim to provide a more nuanced and comprehensive understanding of the concept as *customers' general belief about a company's management and employees benevolence, competence, honesty and dependability (problem solving orientation), on the basis of their existing knowledge and experience with the company in the context of a specific brand and product/service category.*

This is operationalised through a parsimonious, supra-ordinal, bi-dimensional model, whereby trust in FLE develops around benevolence, competence and problem-solving orientation, whereas trust in MPP inherits attributes of competence, benevolence and honesty. We made this distinction for several reasons: 1) competence is the first element consumers evaluate in the formation of trust (Mal et al., 2018); 2) competence and benevolence are present across most conceptualisations in the extant literature (Table 1); 3) we considered problem solving orientation as being an FLE-only attribute as customers' dissatisfaction has often found to be

mainly related to problems in the service delivery, which are attributable to FLEs, rather than to management policies (Smith, Bolton & Wagner, 1999); and 4) we considered honesty to be an inherent property of management policies (i.e. through transparency and fairness) rather than a personal attribute of FLEs (Ganesan, 1994). In other words, our conceptualization of corporate trust summarizes customers' evaluations of an organisation's intentional/affective (i.e. benevolence, honesty) and technical/cognitive attributions (i.e. dependability, competence, problem-solving orientation) at the individual (i.e. employee) and organisational level (i.e. management practices) (Ebert, 2009; Sirdeshmukh, Singh & Sabol, 2002).

Finally, it is worth noting that past studies like San-Martin and Camarero (2012) report differences in trust development across national cultures. Griffith *et al.*'s (2000) study shows that managers in the United States demonstrate a higher level of external trust than managers from Asia, while Chen *et al.* (2015) propose that cognition-based trust is more positively related to cooperation in an individualist culture, whereas affect-based trust is more positively related to cooperation in a collectivist culture. It is critical, therefore, to consider cultural influences with respect to building trust and commitment in a corporate brand, as the dimension of individualism-collectivism causes strong variations between national cultures. Hence, it is of major importance to investigate trust not only in the context of Western countries, but also in the collectivist cultures, such as India.

Table1: Extant Definitions, Conceptualization and Measurement of Trust

Corporate Trust and Customer Commitment

Defined as "an implicit or explicit pledge of relational continuity between exchange partners", commitment implies a willingness to make short-term sacrifices to realize longer-term benefits (Dwyer, Schurr & Oh, 1987). Construed as an enduring desire to be in a valued relationship, commitment results more from an identification process (congruence in values, affiliation and

belongingness) than from an evaluation process that assesses the worth of maintaining the current exchange relationship (Aurier & Goala, 2010).

Researchers from organizational behaviour and social psychology areas suggest that commitment is a multifaceted construct (Meyer & Herscovitch, 2001; Adams & Jones, 1997; Meyer & Allen, 1997; O'Reilly & Chatman, 1986). This is because “the mind-set accompanying commitment can take varying forms including desire, perceived cost, or obligation to continue a course of action” (Meyer & Herscovitsch, 2001). In a comprehensive review of the workplace commitment literature, Meyer and Herscovitch (2001) found that despite the use of different labels, considerable research support has been established for three dimensions of commitment (originally proposed by Meyer and Allen, 1997), viz., *affective*, *continuance* and *normative*, and that these dimensions were appropriate regardless of the context in which they were being applied. This multi-dimensional conceptualization is further supported by Adams and Jones (1997) in their review of the marital commitment literature in psychology, as well as by several marketing scholars who treated commitment as a multidimensional construct (Gruen, Summers & Acito, 2000; Wetzels, de Ruyter & Van Birgelen, 1998; Gundlach, Achrol & Mentzer, 1995).

The present study joins extant research streams and operationalizes commitment at three levels, viz., *affective commitment*, *continuance commitment* and *normative commitment*. We analyse these three dimensions at first order rather than the overall construct of commitment, as each dimension has a distinctive impact and manifests differently in customer-exchange relationships. In customer-brand relationships, commitment involves potential vulnerability and sacrifice (i.e. financial sacrifice). Hence, customers are unlikely to be committed unless corporate trust is established beforehand. Individuals are reluctant to commit themselves unless they have confidence in the provider's ability to constantly meet their expectations in the future (reliability, problem solving orientation), and in its willingness to avoid any behaviour that could be detrimental to them (benevolence). The trust-commitment theory introduced by Morgan and Hunt (1994)

has led to several investigations into this relationship and researchers (Arbarino & Johnson, 1999; Geyskens *et al.*, 1996; Moorman, Deshpande & Zaltman, 1992; Morgan & Hunt, 1994) have shown trust in a corporate brand to be a major determinant of commitment. According to Ganesan (1994), “trust enhances commitment to a relationship by: (a) reducing the perception of risk associated with opportunistic behaviours by the partner, (b) increasing the confidence that short-term inequities will be resolved over a long period, and (c) reducing the transaction costs in an exchange relationship”. The current research aims to further assess the trust-commitment relationship by looking into the individual impact that corporate trust exerts on each of the three types of commitment, for both service providers and product manufacturers. Particularly, we expect that customers will be reluctant to deepen (use more the product or service) and/or broaden (use additional products and services from the same brand) the current brand relationship and commit to the corporate brand unless they believe in the provider’s willingness to avoid opportunistic behaviour and evaluate its trustworthiness. The following section defines each of the three forms of commitment and conceptualizes their relationships with corporate trust and loyalty.

Affective commitment refers to a desire-based attachment to the organization. According to Wiener (1982) *affective commitment* is focused on a positive emotional attachment, i.e. the degree to which members are psychologically bonded to the organization on the basis of how favourable they feel about the organization. In customer-brand relationships, affective commitment is a force that binds the consumer to the product or service provider out of desire (Meyer & Herscovitch, 2001; Meyer & Allen, 1997), taking the form of an individual “psychological bond” (Gruen *et al.*, 2000) with the provider. Many of the uni-dimensional conceptualizations of commitment, in other marketing research contexts, have actually tapped the affective dimensions of commitment (Garbarino & Johnson, 1999). Extant research shows that trust is a significant driver of affective commitment, both in the customer-brand relationships domain (Gilliland & Bello, 2002; Morgan

& Hunt, 1994; Ruyter, Moorman & Lemmink, 2001) and the organizational commitment literature (Aryee, Budhwar & Chen, 2002; Watson & Papamarcos, 2002). Since affective commitment entails vulnerability due to the psychological bond created with the organisation (as outlined above) consumers need to have confidence in the firm (both at managerial and employee level) to successfully engage in long-lasting exchange relationships. Therefore, we propose that:

H₁: *Corporate trust* has a significant positive effect on customers' affective commitment towards the corporate brand.

Normative commitment represents a force that binds a customer to the product or service provider out of perceived obligation. According to the literature, normative commitment is consistent with “psychological contract”, rather than a cost-based contract (Meyer & Herscovitch, 2001). Meyer and Allen (1997) suggest that normative commitment develops through socialization, when individuals internalize a set of norms concerning appropriate behaviour in order to meet the organizational goals and interests. This form of commitment reflects perceived social pressure due to which people tend to conform to the norms (not to switch). Trust in a corporate brand as a partner organization is expected to enhance customers' normative commitment towards the brand. This is because trust derives from perceptions of competence, benevolence and problem-solving orientation (Sirdeshmukh et al., 2002). These characteristics enhance customers' conviction that the corporate brand is reliable and drives them to conform to social pressures and avoid brand switching (Kim, Morris & Swait, 2008). Hence, customers with higher trust in the corporate brand tend to show higher levels of normative commitment.

H₂: *Corporate trust* has a significant positive effect on customers' normative commitment towards the corporate brand.

Continuance commitment represents a constraint-based force which binds the customer to the service provider out of need. It reflects the fact that customers stay with a service provider or

continue using a product because they feel they have to; it reflects a sense of being “locked in” to the service provider, usually due to perceived cost (Meyer & Herscovitch 2001). Continuance commitment is similar to Bendapudi and Berry’s (1997) notion of a “constraint-based relationship” in which customers believe they cannot end a relationship because of economic, social or psychological costs in terms of cost of switching, dependence on the service provider, and lack of attractive alternative partners. Continuance commitment has also been described as “calculative commitment” (Gilliland & Bello, 2002), which reflects a disposition to stay because of the rational economic costs of leaving. If the costs of switching are high or if the consumer perceives that there are few alternative providers available, then a constraint-based (continuance) force develops, which binds the customer to the service provider out of need. Trust, gives customers an incentive to focus on the ‘positive’ motivation to stay in relationship, due to their feeling of connectedness and identification with the corporate brand (De Ruyter *et al.*, 2001). In addition, customers who trust a brand are less likely to engage in opportunistic behaviour and search for alternatives (Louis & Lombart, 2010) and hence the exchange relationship is perceived less of a constraint-based force and more as a commitment out of desire. Therefore, corporate trust is expected to have a positive effect on customers’ continuance commitment towards a corporate brand.

H₃: *Corporate trust* has a significant positive effect on customers’ continuance commitment towards the corporate brand.

Customer Commitment, Word of Mouth and Share of Wallet

Bloemer and Kasper (1995) conceptualized commitment as the distinguishing factor between “true” and “spurious” loyalty, with only the true loyal customers being committed to a brand. Commitment to a relationship reflects a customer’s intention to continue the relationship with a corporate brand (Gilliland & Bello, 2002). Hence, commitment is expected to have a direct

influence on customer loyalty. Although the concepts of commitment and loyalty have been used interchangeably in some research (e.g. Li & Petrick, 2010), there is rich theoretical and empirical evidence that the two constructs are discriminant and that commitment is, in fact, a “necessary and sufficient condition” and antecedent of brand loyalty (Kim, Morris, & Swait, 2008; Iglesias et al., 2011). Therefore, it is worth examining the relationship between commitment and loyalty. Despite the rich literature in this area, the differential effect that each commitment type (i.e. affective, normative and continuance) has on customer loyalty has remained largely unexplored.

Addressing this shortcoming in the extant literature, we investigate how each form of commitment is theoretically linked with customer loyalty. In particular, we investigate customer loyalty at two levels: share of wallet (i.e., as a form of behavioural loyalty) and propensity to engage in positive word of mouth communication (i.e., as a reflection of attitudinal loyalty). This is in line with our adopted definition of loyalty as “an intention to perform a diverse set of behaviours that signal a motivation to maintain a relationship with the focal firm, including allocating a *higher share of the category wallet* to the specific service provider, *engaging in word of mouth*, and repeat purchasing” (Sirdeshmukh et al., 2002, p. 20). Moreover, our operationalization of the construct is further supported by Jones and Sasser (1995, p. 94) who assert that “the ultimate measure of loyalty ... is share of purchases in the category” and by Garnefeld et. al. (2011) who argue that positive WOM is a loyalty-enhancing instrument.

Literature shows that affectively committed customers are psychologically committed customers who like the service provider and feel connected to it. These customers are more likely to increase their share for the focal corporate brand and less likely to patronize other corporate brands (Morgan & Hunt, 1994). Hence, it is likely that affective commitment is an antecedent of share of wallet. Moreover, literature in customer relationship management (CRM) shows that customers’ continuance and affective commitment towards the marketer links to more effective

CRM strategies. Since effectiveness of CRM is often measured in terms of customer retention (i.e. the longevity of the customer's relationship with the marketer), customer share development (i.e. the proportion of customer purchases in a particular product or service category that a marketer can capture) and customer advocacy (i.e. generation of word-of-mouth referrals), we can infer that affective commitment has a positive impact on both customers' share of wallet and positive word-of-mouth communications (Boulding *et al.*, 2005; Fullerton, 2003; Verhoef *et al.*, 2002). This is further supported by Harrison-Walker (2001) who found that affective commitment is positively correlated to word-of-mouth communication (conceptualized in terms of word-of-mouth activity and word-of-mouth praise) and by Brown et al. (2005) who explain the moderating role of commitment in generating positive intentional and behavioural word-of-mouth. Drawing on the above evidence, we hypothesise:

H4: *Affective commitment* has a significant positive effect on customers' propensity to engage in positive word of mouth communication.

H5: *Affective commitment* has a significant positive effect on customers' share of wallet.

Similarly, we expect that in those relationships where *normative commitment* is high and consumers feel they ought to continue the relationship with the brand out of moral obligations, they are more likely to be loyal to their provider. Normative commitment, which refers to the feeling of obligation to stay with the organization, is based on shared values and identification with an organisation towards which one feels a sense of moral obligation or peer pressure. According to Fullerton (2003), normative commitment has a uniformly positive impact on customer loyalty. Similar results are shown by Bansal, Irving and Taylor (2004), who find that normative commitment has a negative effect on customers' intention to engage in switching behaviour. Thus, we can infer that normative commitment might determine a customer to be loyal to a brand and invest money in that product/service (i.e. share-of-wallet). Most other previous studies conducted by scholars that have focused particularly on a normative form of

commitment revolve around employee commitment instead of consumer commitment (Allen & Meyer, 1990; Meyer et al., 2002; Allen & Meyer, 1996; Bergman, 2006; Somers, 2009). These studies have adopted the lens of organisational or vocational or occupational behaviour and failed to consider the marketing perspective for expanding current knowledge about commitment of consumers in a normative state to push positive word of mouth and consumer spend as share of wallet. Therefore, we take this shortcoming on board and investigate further these relationships of theoretical and practical value.

H₆: *Normative commitment* has a significant positive effect on customers' propensity to engage in positive word of mouth communication.

H₇: *Normative commitment* has a significant positive effect on customers' share of wallet.

Contrary to affective and normative commitments, *continuance commitment* seems to have a negative effect on intention to develop and maintain a long-term relationship with the provider (Bansal, Irving & Taylor, 2004). Since customer dependence on the provider occurs under forced circumstances, the possibility of 'exit' from the condition is very high particularly when there is availability of attractive alternatives (Barksdale, Johnson and Suh, 1997). High *continuance commitment* is suggested to have a negative influence on loyalty as customers are more sensitive to changes in the cost-benefit ratio in the market and will be unwilling to undertake word-of-mouth communications and exhibit some kind of purchase intention. Thus, to the extent that alternative service providers are perceived to be attractive, consumers are less likely to feel "locked-in" with their current service provider, which increases the likelihood of switching.

However, as switching costs such as time, money, and effort increase, consumers are more likely to perceive that they are "locked in" to their service providers, which in turn results in them being less likely to switch (Fornell, 1992). In this sense, Barksdale, Johnson and Suh (1997) suggest that higher levels of continuance commitment in the healthcare context are associated with greater levels of patient intention to return. This is because the investment in the relationship

causes patients to stay with the same provider. However, switching cost is not the only reason for which customers engage in continuance commitment and desire to stay with an organization. For example, in India the cost of switching to an alternative cellular service provider is very low. However, customers do not switch to competitor services for reasons such as lack of transparency in price structure, or lower quality of service. Ruyter *et al.* (2001) referred to such conditions as constituting ‘market characteristics’ which tend to have a positive effect on continuance commitment, which in turn positively influences ‘intention to stay’. Further, exit from a relationship involves the cost of getting used to a new provider and thus the ongoing relationship seems important on a personal basis also (Ruyter *et al.*, 2001) and has possible consequences in the form of loyalty behaviour. Considering the unique characteristics of the Indian market, together with findings from extant research, we hypothesise that continuance commitment will have a significant and positive impact on each of the two dimensions of customer loyalty:

H₈: *Continuance commitment* has a significant positive effect on customers’ propensity to engage in positive word of mouth communication.

H₉: *Continuance commitment* has a significant positive effect on customers’ share of wallet.

Based on above discussion the conceptual framework developed and tested in this paper is graphically represented in Figure 1.

Figure 1: Conceptual Model

Research Design and Methodology

This study explores the complexity of corporate trust and consumer commitment building mechanisms at sectoral level of Indian industries, i.e. FMCG (non-durables), non-FMCG (durables) and Service sectors as outlined on the Indian National Industrial Classification (NIC) Schedule. Our study examines the similarities and differences across the exchange contexts, which differ in terms of attributes of trust. The products/service categories selected among the above-mentioned categories are: automobile, banking services, branded clothing, cellular

services, insurance services, mobile handsets, restaurants and toiletries. Selected eight products/services underpin the research context based on three criteria (1) possessing either search or experience attributes, (2) having distinct roles for front line employees in customer interaction, and (3) showing the influence of management policies and frontline employees on corporate trust building. Depending upon the exchange context, the role of frontline employees ranges between 'close' and 'distant' in corporate trust development. All the eight products selected for the research context bear some amount of perceived risk in purchase and use, and allow, a priori, the scope for trust development in a corporate brand. Altogether four sets of questionnaires were employed, and each set is used to obtain data on two products/services.

The study examines the hypothesised relationships using pooled data of the eight products. To test the generalizability and robustness at the aggregative level, the study further tested the eight products at dis-aggregative level using three product categories out of total eight chosen products. Since structural linkages in the path model were found to differ across specific products in path model testing, we used Multi-Group analysis using PLS-MGA to assess significant differences between path coefficients and also MICOM procedure to assess measurement invariance. The three product categories represent three different exchange situations involving durable (automobile, mobile handsets), non-durable (branded clothing, toiletries) and service products (banking, cellular, insurance and restaurant services). The dis-aggregative analysis helped to explore how the nature of the product could moderate the theorized relationships.

The research population for this study comprised of urban population from the National Capital Region of India. The NCR includes the capital city of Delhi and several districts from the neighbouring states, i.e. Haryana, Rajasthan and Uttar Pradesh as identified by the Ministry of Housing and Urban Affairs, Government of India. A selective, convenience sample was drawn from the research population of interest. Care was taken to have equal representation of various

categories of respondents in terms of age, income etc. The sample comprises of 835 respondents who have been the buyers of the selected product and services; and adequate experience of using the specified products and services. Our sample shows almost equal distribution of age, gender, marital and employment status. Yet, we observe that students and employed respondents cover 81.7% of the sample and nearly more than half of the sample size earns above INR 50,000 (refer to Table 2). Hence, the results of this research must be interpreted in light of the limitations of a highly educated sample.

Table2: Sample Profile of Respondents

Construct Measurement

Responses to the scale items measuring the two dimensions of corporate trust (trust in MPP and trust in FLE), commitment (normative, affective and continuance), and loyalty (share-of-wallet and word of mouth) were obtained using a seven-point Likert scale. The scale items and the sources used to measure the constructs under this study are shown in Table 3. Loadings on the latent constructs are also highlighted. Certain statements were re-worded from their original format to bring more clarity to their meaning and adapt them to the current research context. The measurement model, tested in the next section, is graphically represented in Figure 2.

Table 3: Sources of Scale Items Measuring Trust, Commitment and Loyalty

Higher order measurement model: Convergent Validity for Corporate Trust

The measurement model was tested using PLS 3. One of the major advantages and reasons of using PLS-SEM is that it allows us to include formative measures (Hair et al., 2019). Hence, in this paper the measurement mode of corporate trust was specified as a second order, reflective-formative type, comprising of two sub-dimensions, namely trust in MPP and trust in FLE, which combine to form the second order construct. Reflective-formative models are among the

most prominently used types in the leading marketing literature (Sarstedt et al., 2019). Thus, while the lower order components are measured reflectively, the higher order construct of Corporate Trust is measured formatively, as shown in Figure 2. Since trust in FLE and trust in MPP are the two facets/sources causing development of corporate trust, it seems appropriate to identify the latter construct using a formative measurement model, in which the meaning emanates from the first order factors (the two sources of corporate trust) to the construct (MacKenzie et al., 2011). Moreover, as each of the two first-order factors captures a specific aspect of construct's domain (trust in MPP behaviours vs. trust in FLE behaviours), which are not interchangeable and not necessarily correlated (Diamantopoulos et al., 2008), it seems sensible to adopt a formative identification for the second order construct. The second order model was specified by using the repeated indicators approach following the recommendations from Sarstedt, Hair and colleagues (2019).

Further, validation of the formative higher-order corporate trust construct was done through three steps as recommended by Hair et al. (2017) and Sarstedt (2019). First, we ran a redundancy analysis in order to assess the higher-order construct's convergent validity. In line with the literature, we related the higher-order construct of Corporate Trust with an alternative single-item measurement of the same construct. This item is formulated to capture respondents' overall trust in the organization. Results of the redundancy analysis show an estimate of 0.679, which is not significantly lower than the threshold of 0.7 recommended by Hair et al. (2017). Bootstrapping on the model with 5000 subsamples (no sign changes) produced a lower boundary of 0.635 and an upper boundary of 0.730 for the 95% percentile confidence interval (Aguirre-Urreta & Rönkkö, 2018). This result supports the convergent validity of the higher-order construct, as the upper boundary exceeds the recommended cut-off of 0.7.

Second, potential collinearity issues among the two lower-order components of corporate trust was checked. The VIF values for both components are equal to 1.916, which are lower than

the conservative threshold of 3 (Hair et al., 2019), showing that the measurement model is not negatively affected by collinearity.

In the third step, we examined the bootstrapped path coefficients between the two lower order components and the higher order construct of corporate trust. According to the literature, these relationships represent the higher-order construct's weights, although they appear as path coefficients in the PLS path model. Both factors have a pronounced (0.755 for MPP and 0.307 for FLE) and significant ($p < .000$) weight on Corporate Trust, suggesting that both components are part of the higher order measurement model. Overall, the results in the three-step analysis offer clear support for the validity of the reflective-formative higher-order construct of corporate trust.

Full Measurement Model: Reliability and Convergent validity for LOCs and All Other Constructs

Each construct included in the path model (including the LOCs) was scrutinized for construct validity and reliability. All the lower order constructs in the model since are measured reflectively, all the item loadings on the respective latent factors was assessed first and found as exceeding threshold of .50 recommended in the literature (Hair, Black, Babin, & Anderson, 2010), with a cut-off value of .70 for all except one item (0.671, part of NC), as shown in Table 3. Next, the values of the Cronbach's alpha, composite reliability (CR) and average variance extracted (AVE) as shown in Table 4 were evaluated for each construct. Cronbach's alpha is between 0.70 and 0.908 for all constructs, which is the recommended interval by Hair et al. (2019). All CR values are higher than .70 and AVEs exceed the .50 cut-off, as recommended by Fornell and Larcker (1981) and Bagozzi and Yi (1988). These results support our conceptualization of the reflective lower order constructs, show internal consistency and convergent validity. The full measurement model is graphically represented in Figure 2.

Table 4: Full Measurement Model- Construct Reliability and Validity

Discriminant Validity

Discriminant validity was assessed using both the Fornell & Larcker criterion (1981) and the HTMT (Heterotrait-Monotrait ratio). Our results show discriminant validity among 1) the two LOCs of Corporate trust (trust in MPP and trust in FLE) and the other latent constructs in the model; and 2) between Corporate Trust and the other latent constructs in the path model (Sarstedt et al., 2019). The data in Table 5 show that the square root of AVEs (on the diagonal) exceed the inter-construct correlations (below the diagonal) among all constructs, except for *corporate trust* and *affective commitment*. These results show that, with the above exception, there is evidence of discriminant validity between all constructs in the measurement model in line with Fornell and Larcker (1981) criterion. According to Hair et.al., (2017), Fornell and Larcker test performs poorly in detecting discriminant validity when cross loadings vary between 0.60 and 0.80 and propose the use of HTMT as a solution to addresses this. The HTMT values in Table 6 are all below the recommended cut-off of 0.90, showing that discriminant validity is established between all constructs in the path model (Henseler *et al.*, 2015).

Table 5: Full Measurement Model- Fornell and Larcker Test

Table 6: Full Measurement Model- Heterotrait-Monotrait Ratio (HTMT)

Together, the results of the measurement model validation show that all the constructs measured in this study and used in hypothesis testing have achieved convergent validity, in line with Fornell and Larcker (1981), allowing us to proceed to path analysis. Measurement invariance was assessed using MICOM procedure developed by Henseler et. al. (2016) to allow for disaggregative level path analysis and Multi-group analysis of product specific differences in path coefficients.

Structural Model Evaluation

According to Hair et al., (2019), for evaluation of the structural model we need to test for evidence of collinearity (VIF) and examine the R^2 and Q^2 values. All VIF values are below 2, indicating no collinearity issues among the predictor constructs in the model. Next, we examined the variance explained (R^2 values) in each endogenous construct in the model, for evidence of in-sample predictive power. The analysis was conducted both at an aggregative level, i.e., using pooled data of all the eight products/services, and at a dis-aggregative level, using pooled data across three product categories (durable, non-durable and service products). For the aggregative model, the variance explained (R^2) ranges from 0.391 for Continuance Commitment, to 0.523 for Affective Commitment (highlighted in Figure 2). For the three models representing specific exchange situations (i.e. durable, non-durable and service products), the R^2 values range from 0.288 to 0.568. According to Hair et al. (2019), R^2 values need to be interpreted in relation to the context of the study and the discipline. R^2 values in the range of 0.20 to 0.30, according to Hair *et al.* (2011) are considered high in disciplines such as consumer behaviour. Moreover, lower numbers of predictor constructs usually conduct to lower R^2 (Hair et al., 2019). Given that each endogenous variable has between one (corporate trust) and maximum three (AC, CC, NC) predictors, the R^2 values are satisfactory and indicate in-sample predictive power.

Next, Stone-Geisser's Q^2 (Geisser, 1974; Stone, 1974) measure was used to assess the predictive validity of the model, and the blindfolding procedure of SmartPLS was used to obtain Q^2 values for each endogenous construct. At omission distance - 'd'-chosen to be 8, as per the suggested range of 5 and 10 (Hair et al., 2011), the cross-validity redundancy value is larger than zero for all the constructs under study (ranging between 0.259 and 0.489). According to Hair et al. (2011), 'if an endogenous construct's cross-validated redundancy measure value (Q^2) for a certain endogenous latent variable is larger than zero, its explanatory latent constructs exhibit predictive relevance'.

Assessment of Measurement Model Invariance -MICOM Procedure

Before we proceed to path analysis using pooled and product category data, measurement invariance needs to be established. Measurement invariance is critically important when comparing groups as it allows to determine if items used in survey-type instruments mean the same things to members of different groups (Cheung, Gordon & Rensvold, 2002). There could be true attitudinal difference, or difference due to psychometric responses to the scale items. This study used MICOM procedure involving three steps to assess differences in structural linkages in trust-based customer relationship development in the context of different exchange situations involving durable, non-durable and service products, following Henseler et al. (2016) procedure. In step 1 configural invariance was established through qualitative assessment, i.e., measures' internal consistency, convergent validity, and discriminant validity, of composite's specification across all three exchange situations (Appendix -Table A1 and table A2). The purpose was to ensure that group specific estimations are drawn with identical indicator per measurement model, identical data treatment and identical algorithm settings. Configural invariance is a precondition for compositional invariance (step 2) which analyses whether composite scores are equal across groups (Hair et. al., 2017). We ran the permutation procedure with 1000 permutations and a 5% significance level for each combination of exchange situation and compared the original composite score correlations c with the empirical distribution of the composite score correlations resulting from the permutation procedure (c_u). Compositional invariance is established as c exceeds the 5% quantile of c_u for all the permutational combinations (Appendix -Table B). The results of the configural (step 1) and compositional (step 2) invariance testing confirm partial measurement invariance and allow for comparison of path coefficients across three exchange situations. Next, we tested for full measurement invariance between the three groups (durable, non-durable and service products) by checking the equality of composites mean values and variances using permutation tests. Results show evidence of measures

full invariance across the samples for non-durable products and services (no significant differences between composite means and variances, as shown in Appendix -Table C), but not across durable-non-durable product and between durable products – services, respectively. The MICOM results indicate that, while we can perform cross-group comparisons of path coefficients, the path analysis with pooled data needs to be supported with product specific analysis to have better interpretation of the research findings. Further, given the evidence of configural and compositional invariance and inconclusive full measures invariance (step 3) and that applications of Henseler et al.’s (2016) MICOM procedure are still at their infancy (Schlagel & Sarstedt, 2016), the path analysis was conducted both at aggregative (pooled data) and disaggregative level to find out product specific effects.

Structural Model Testing

The theorized relations proposed from H₁ to H₉ were tested at an aggregative level, i.e., using pooled data of all the eight sectors, and at a dis-aggregative level, using pooled data across three product categories (durable, non-durable and service products) to find out the linkages between corporate trust, commitment and loyalty measures (share of wallet and word of mouth). The R² measure provided in Figure 2 indicate the extent of explained variation for each of the endogenous constructs, viz., *affective commitment*, *normative commitment*, *continuance commitment*, *word of mouth* and *share of wallet*. The path coefficients at aggregative level (β coefficients) and their significance testing (t-test value) by means of bootstrapping (1000 samples) are presented in Table 7 and graphically represented in Figure 2. The path coefficients at dis-aggregative level (β coefficients) and their significance testing (t-test value) by means of bootstrapping (1000 samples) are presented in Table 8.

Table 7: Path Coefficients at Aggregative Level

Table 8: Path Coefficients at Dis-aggregative Level

This study supports H₁, H₂, H₃, H₄, H₅, and H₆ on the basis of hypothesized relationships found significant at $p < .05$ in the case of both aggregative and dis-aggregative levels of analysis. Accordingly, *corporate trust* (second-order construct) positively affects *affective commitment* (H₁), *normative commitment* (H₂) and *continuance commitment* (H₃), at both aggregative and dis-aggregative level. *Affective commitment* positively affects *word-of-mouth* (H₄) and *share-of-wallet* (H₅) at aggregative and dis-aggregative level. Normative commitment exerts a positive effect on word-of-mouth (H₆) across all product categories, but its effect on share-of-wallet (H₇) is only significant for non-durable products. Furthermore, the effect of *continuance commitment* (H₈) on word-of mouth is non-significant for durable and service products, but significant for non-durables, while in the case of *share-of-wallet* (H₉), it seems that continuance commitment is not an effective antecedent of any type of product, except services (i.e. insurance), for which significance could be established at a less restrictive $p < 0.10$. Implications of all these results are further addressed in the next section. Due to the lack of empirical support at $p < .05$ for individual estimated models (aggregative and dis-aggregative), this study thus rejects the hypothesized relationships H₇, H₈, and H₉. At dis-aggregative level difference in path coefficients across three products are assessed through PLS-MGA (Appendix – Table D) and are found insignificant at $p < .05$ level for various paths, thus supporting generalizability of the hypothesised relationships. All the relationships and their implications for theory and practice are further discussed in the next section.

Figure 2: Aggregative Model Testing Results (path coefficients included, for factor loadings please refer to Table 3)

Analysis and Discussion

Using a higher order bidimensional model of corporate trust, we aimed to identify management practices of Indian companies and behavioural tendencies of their employees that form the basis for corporate trust in the buyer-seller relationship. We draw on the expectancy paradigm

of trust (Singh & Sirdeshmukh, 2000) and provide definitive and step-by-step conceptualisation of corporate trust from a bi-dimensional, supra-ordinal construct comprising of Trust in FLE and Trust in MPP as two first order dimensions, each capturing key inherent properties of trust: competence, benevolence (common), honesty (MPP) and problem-solving orientation (FLE). This contributes knowledge to the extant literature and positions trust in a corporate brand as a critical factor in consumer-brand relationships. While previous work in B2C research has primarily focused on trust in a brand, product or service (e.g. Chaudhuri & Holbrook, 2002; Delgado-Ballester & Munuera-Alemán, 2000; Garbarino & Johnson, 1999), our research aim was to show that company related targets of trust, such as management policies and front line employees behaviour, are equally responsible for eliciting trust-based relationships between the customer and the corporate brand. This complements Mal's et al. (2018) work on product vs. company elements in trust building and suggests that companies should be more transparent with regards to their practices and policies, invest more in their front-line employees and promote these efforts through corporate advertising.

We find evidence that the conceptualization of trust along the two dimensions at both employee and managerial levels is valid irrespective of the exchange situation involving durable, non-durable and service products. Although, we only report reliability and validity results at aggregate level, our analysis shows reliability and convergent validity for the higher order construct of corporate trust across all four models, including the disaggregated ones for durable, non-durable and service products. These results confirm that, regardless of type of product or service, organization's and employees' empathy and honesty towards customers' problems (benevolence) and the tendency to uphold its promises in a competent manner (problem-solving orientation and competence) build corporate trust and affect customer commitment most, in line with past literature (Sirdeshmukh, Singh, & Sabol, 2002). However, as compared to previous studies in this field (i.e. Sirdeshmukh et al, 2002, Hess & Story, 2005) which focused

mainly on service contexts, i.e., retail and airline services, in the current study we provide a more comprehensive and integrative view, expanding the conceptual domain so that the instrument could be generalized in the context of diverse products including services. Moreover, although we adopt the two “targets” of trust from Sirdeshmukh and colleagues (2003), we extend their work in that we i) view trust as a belief and expectation about an exchange partner’s trustworthiness and incorporate trustworthy beliefs within the first order dimensions of corporate trust; and ii) propose a second order model of trust which distinguishes between two main targets of trust and offers higher conceptual richness, a more reliable measurement and flexibility for statistical modelling and iii) build and test a conceptual model where corporate trust is linked to three facets of commitment and these, in turn, related to two components of loyalty.

Conceptualising *corporate trust* as a higher order construct contributes to the literature in several ways. First, extant literature has largely recognised that there is an issue of conceptualisation of trust due to its applicability to distinct disciplines, inconsistent conceptual domain, and various definitions (Ebert, 2009). Our work allows us to overcome conceptualisation issues and elucidate the integrated effect of various facets, inherent properties and sources of trust into a higher order, bi-dimensional construct (Ravald & Gronross, 1996). This type of conceptualisation leads to higher accuracy in measurement (Ebert, 2009), more conceptual richness and it avoids the “jangle fallacy, which occurs when a single phenomenon is examined separately under the guise of two or more variables with different labels” (Johnson et al., 2011). The latter is of particular interest, as multiple studies in the trust literature have used first order, multi-dimensional conceptualizations of trust (e.g. Chen & Dibb, 2010; Ganesan, 1994; Johnson & Grayson, 2005), proposing a combination of two or even three correlated factors rather than theorizing trust as a single, superordinate phenomenon. This might have restricted the conceptual domain of the complex phenomenon of trust.

This study supports past studies (e.g. Morgan & Hunt, 1994; Barksdale, Johnson & Suh, 1997; Garbarino & Johnson, 1999; Gruen, Summers, & Acito, 2000) in terms of the overall positive and significant effect of corporate trust on commitment, but brings a new perspective on understanding the pattern of relationships between corporate trust and individual components of commitment, which has not been previously addressed in customer-brand relationships. Interestingly, at an aggregate level, corporate trust exerts the largest effect on affective commitment, followed by normative and continuance commitment. These results highlight the critical role that trust in an organisation plays on customers' attachment to an organisation but also on their commitment to need and perceived cost, reducing the cognitive dissonance and transforming the relationship from a constraint-based to one out of desire. These findings expand past studies which have mainly explored trust linkages in regard to affective commitment (e.g. see Delgado & Luis, 2001; Chaudhary & Holbrook, 2002), by showing the asymmetric effects that two other components - normative or continuance commitment – exert in their nomological net with both corporate trust and loyalty (Meyer & Allen, 1991).

Moreover, this study sheds light on how the relationship of corporate trust with each component of commitment varies across three exchange situations, namely durable, non-durable and service products. While the pattern of relationships across the three categories is aligned with the results at the aggregate level (highest effect of trust on affective commitment, least on continuance commitment), the effect size varies significantly. Specifically, for exchange situations involving services (e.g. insurance), the impact of trust on normative commitment is higher than in all other exchange situations. Probably due to the very nature of services, customers need to engage in more frequent interactions with the employees and also with the corporate brand and its products. This, in turn, might enhance the role that trust plays in the development of normative commitment (out of moral obligation), which involves higher levels of peer pressure and social influences to stay with the company (Bansal, Irving & Taylor, 2004). In the case of non-

durable products (such as toiletries), on the other hand, the effect of corporate trust on affective commitment is the highest across all models tested, signalling that in purchase situations involving low-involvement products, trustworthy brands lead to emotional attachment only, as the perceived cost of switching is generally low.

Another significant contribution to the customer-brand relationship literature is the examination of the tri-dimensional construct of commitment for its inter-linkages with two loyalty measures. While at the aggregative level all relationships have been supported, with both attitudinal loyalty (in the form of propensity to engage in positive word-of-mouth communications) and behavioural loyalty (i.e. share-of-wallet) being significantly predicted by all three forms of commitment, more variation can be observed in the analysis of dis-aggregative models. Consistent with Meyer et.al. (2002) suggesting *affective commitment* to the organization as the most strongly related component with the target behaviour, in our study consumers' share-of-wallet is only driven by *affective commitment* (significant effect across all three exchange situations), with low to non-significant effects by *normative* and *continuance commitment*. The results would subscribe to the view that committing to an organisation out of desire, without a switching cost or any psychological contract, may be the strongest driver of customer's loyalty in the Indian context. In case of non-durable products, customers' share-of-wallet may however vary due to some obligation in the light of low switching cost as *affective commitment* -desire to stay with the company was found highly correlated with *normative commitment* (feeling that one ought to stay) (Bansal et. al., 2004). Another noteworthy result is the negative effect of *normative commitment* on share of wallet for durable products (e.g. automobiles). This result might suggest that moral obligations and peer pressure is less likely to persuade a customer to stay and spend on a brand when the involvement and perceived investment are high. Moreover, *continuance commitment* seems to have very low predictive power on both word of mouth and share of wallet across all product categories, which indicates that in the Indian context, the

“need” or “perceived cost” that lay the foundation for continuance commitment, are not sufficient conditions to steer customers’ loyalty, regardless of the exchange situation. The results for three types of commitment on customer loyalty, specifically in terms of word-of-mouth, in Indian context also appear to be extending the research findings suggesting that affective commitment and normative commitment are both higher in countries with the stronger collectivist (weaker individualistic) values (Meyer et.al., 2012). Our findings are particularly valuable for companies that want to improve their margins in a Type II country (i.e collectivist–strong uncertainty avoidance–high long-term orientation–high context) where trust-building mechanisms and loyalty have been shown to differ from Type I countries (Kim, 2008) which provided context to most of the extant trust researches.

Overall, these findings lend some important managerial implications. Managers need to reconsider the critical role played by their policies, practices and front-line employees in eliciting consumers’ trust in the organisation. Specifically, trust building activities should centre on competence, honesty and benevolence at MPP level and problem-solving, competence and benevolence at FLE level and companies and brands could convey this through corporate advertising, in-store interactions and even product packaging. By doing this, managers can reduce consumers’ uncertainty and motivate them to commit into long-term relationships with the company. It is worth noting the asymmetric effect exerted by corporate trust on commitment building mechanisms across three product/service categories – including durable, non-durable and services, which suggests that trust while critical, overall commitment varies on level of involvement and switching costs related to each type of exchange situation.

As research shows that optimization of different commitment components (types) may differ for goods versus services, different industries and categories, and even customer groups, managers will need to have a differentiated and nuanced implementation strategy to the extent the resources and antecedents for each type of commitment tend to vary (Keiningham et.al., 2015).

Affective commitment, which is found to be main driver of customer loyalty in the current study, may be best increased by enhancing brand attachment and engaging in brand building strategies (Park et al., 2010). Emotional determinants of brand commitment, or referred as *brand effect*, i.e., “when brand elicit positive emotional response in the average consumer as a result of its use” (Choudhary & Holbrook, 2002) may help in enhancing affective commitment. Further, irrespective of nature of product being purchased, normative commitment has stronger effect on word-of-mouth communications for durable and service products, which subscribes to the research suggesting that normative commitment may be more important in particular categories where consumers can project their values (Keiningham et.al., 2015). Continuance commitment, which was found very weak in its effect on customer loyalty in both respects, clearly indicates that strategies, like use of loyalty programmes impacting switching cost for the customer, may be a case of overinvestment of resources and could be left unaltered depending upon the context. Our results are the initial inputs to enable managers to develop strategic roadmap in Indian context to manage different types of commitment, with some need to be enhanced, some reduced or even some left unaltered.

Further, these findings can have implications beyond relationship management, assisting managers with their pricing strategy (e.g. premium pricing for highly committed consumers), segmentation and targeting, as well as their corporate communication strategy along the critical components and inherent properties of trust – competence, benevolence, honesty and problem-solving orientation.

Limitations and Directions for Future Research

Notwithstanding its contributions, this research presents a few limitations that could be addressed in future studies. First, it is worth noting that corporate trust provides only a partial view of the relationship between the customer and the corporate brand. Trust in a corporate brand is also acquired by WOM and learning of previous negative customer interactions i.e.

conflicts the company was involved previously and customer satisfaction with the corporate brand. Though the present study has not studied satisfaction measures for their effect on commitment and loyalty with corporate trust as a mediating variable, the large effects of corporate trust on customer commitment might be explained by customer satisfaction. Including satisfaction measures in future studies will allow for testing of the asymmetry in trust-commitment linkages. It is possible that customers may not trust a corporate's policies and procedures, yet due to higher satisfaction with its product performance or service delivery they may decide to continue their patronage.

Extant literature highlights other relational variables, such as duration of relationship, value (Sirdeshmukh et.al., 2002), specific values -hedonic and utilitarian value (Chaudhuri & Holbrook, 2002), consumer involvement (Delgado-Ballester & Munuera-Aleman, 2001), competitor environment in the industry, corporate reputation (Keh & Xie, 2009), price tolerance (Delgado-Ballester & Munuera-Aleman, 2001), ad-to-sales ratio (Chaudhari & Holbrook, 2002) that could provide further insights for understanding the missing linkages between commitment and loyalty measures. With more robust conceptualization of trust developed in this study researchers in future may explore other types of commitment -habitual, economic and forced commitment in line with Keiningham et. al., (2015) study and may also show how the individual differences interact with different types of commitment in influencing customer loyalty. The study investigated only direct effects of commitment types on loyalty measures, the extant researches however suggest about interaction between types of commitment, e.g., affective and normative commitment effecting interactively switching intentions of the customers (Bansal et.al., 2012). Future research should focus on these variables to further extend theory and help practitioners to improve their understanding of consumer behaviour and enable them to make better strategies for managing their consumer markets.

The present study is limited because it does not include specific culture variables like collectivism/individualism, power distance, affecting the linkages between relational variables or to allow for comparative analysis between countries with different national cultures. Therefore, a replication of this study in a Western market or other Eastern cultures would be recommended to further assess this assumption, particularly because there are studies (like Meyer et. al., 2012; Lincoln & Kalleberg, 1985) which suggest cultural difference in organisational commitment and its type. Another avenue for future research would be to expand the investigation of trust effects beyond retention and commitment to understand how the development of corporate trust could aid in gaining new customers, both in India and cross-culturally. At the end, trust-commitment-loyalty linkages can be extended further to explore into brand equity – as a relational market based intangible asset contributing to financial performance and creating sustainable competitive advantage.

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Appendix

Table1: Extant Definitions, Conceptualization and Measurement of Trust		
Study	Definition	Conceptualization & Measurement
Brand Trust		
Delgado-Ballester & Munuera-Alemán (2000)	“In the brand domain, trust is a feeling of security held by the consumer that the brand will meet his/her consumption expectations. This feeling is based on the two general dimensions of the concept previously presented: brand reliability and brand intentions towards the individual”	Unidimensional brand trust (TRUST) scale consists of six items that represent some characteristics of the brand related to its reliability and intentions towards the consumers. Six- item scale was drawn from the scales used by Ganesan (1994), Hess (1995), Morgan and Hunt (1994) and Larzelere and Huston (1980).
Delgado-Ballester (2004); Delgado-Ballester and Munuera-Alemán (2005)	“The confident expectations of the brand’s reliability and intentions in situations entailing risk to the consumer”.	Two distinct first order dimensions, viz., brand reliability and brand intentions – constitute a two correlated factor model. Based on previous research (Delgado, 2004; Delgado et al., 2003) a set of four items was used to measure each dimension of this construct.
Chaudhuri & Holbrook (2002)	“the willingness of the average consumer to rely on the ability of the brand to perform its stated function”	Unidimensional brand trust measure is based on three- item index comprising of ‘I trust this brand’, ‘I rely on this brand’, and ‘This brand is safe’ with seven-point ratings of agreement with the each of the three statements.
Mal et al. (2018)	“a consumer belief that a brand has characteristics and behaviors beneficial to the consumer”	In the qualitative study trust emerges from consumers’ evaluations of both product elements and company elements.
Li, Zhou, Kashyap, & Yang (2008)	“brand trust exists when consumers place their confidence in a brand with respect to specific aspects of a brand such as performance competence and benevolent intentions.”	Second order factor, comprising of two first order dimensions: competence and benevolence. Measured both directly (through a global measure of brand trust using reflective indicators) and indirectly through its various dimensions (a formative multidimensional measure of brand competence and benevolence).
Trust in a Corporate Brand		
Sichtmann (2007)	“the belief which a consumer in a purchase situation characterised by uncertainty, vulnerability, lack of control and the independent-mindedness of the transaction partners, relies on to the effect that a company identified as a corporate brand will deliver a good or service at the quality which the consumer expects, on the basis of experiences which the consumer has made in the past”	Unidimensional four items scale measuring responsibility, reliability, trustworthiness and dependability was based on the trust scales used by Ohanian (1991), Morgan and Hunt (1994) and Sirdeshmukh et al. (2002).
Garbarino & Johnson (1999)	Customers’ trust in an organisation captured as customer confidence in the quality and reliability of the services offered.	Unidimensional, seven item scale drawing on previous audience studies and the existing literature was used to measure “confidence in quality and reliability” and “perceptions of risk and variability” (reverse coded).
Consumer Trust		
Johnson & Grayson (2005)	“Cognitive trust is a customer’s confidence or willingness to rely on a service provider’s competence and reliability (Moorman et al., 1992; Rempel et al., 1985)”. Affective trust is the confidence one places in a partner on the basis of feelings generated by the level of care and concern the partner demonstrates (Johnson-George and Swap, 1982; Rempel et al., 1985).	Cognitive trust vs. affective trust, the two-facets of interpersonal trust in consumer-level service relationships, measured as first-order dimensions. Five items scale measuring cognitive trust, and five items scale measuring affective trust and product performance were developed in accordance with conventional procedures (Anderson and Gerbing, 1988; Churchill, 1979).
Sirdeshmukh et al. (2002)	“the expectations held by the consumer that the service provider is dependable and can be relied on to deliver on its promises”.	Two first order correlated dimensions – trust in FLE and trust in MPP were measured on the basis of scales adopted from extant research (Ganesan 1994; Morgan and Hunt 1994). Each first order construct was measured by four items assessed by ten-point semantic differential scales.

Singh & Sirdeshmukh (2000)	Expectancy conceptualisation of trust according to which trust relates to “(positive) expectations about the intentions and/or behaviors of the exchange partner”	Theoretically, a multi-dimensional conceptualisation of cognition-based trust was discussed as comprising of competence and benevolence as distinct dimensions that form the overall trust expectations.
Keh & Xie (2009)	“the customer's overall perception towards the ability (i.e., skills and competencies of the trustee), benevolence (i.e., the extent to which a trustee is perceived as being willing to take the other party's interests into account when making decision), and integrity (i.e., the truster's belief that the trustee is honest and fulfills its promises) of the provider” (Mayer, Davis, & Schoorman, 1995).	Unidimensional five items scale adopted from (Sirdeshmukh et al., 2002) was used to measure consumer trust.
Park, Lee, & Kim (2014)	“defined from a consumer perspective as the consumer's belief that a corporation will perform in a manner consistent with expectations regarding its expertise, integrity, and goodwill”	Three-dimensional, first-order representation proposed by Mayer et al. (1995), which includes expertise, integrity, and social benevolence trust. Measurement items were obtained from McKnight et al. (2002), White (2005), (Ganesan, 1994; Mayer et al., 1995; McKnight et al., 2002; White, 2005)
Vlachos, Tsamakos, Vrechopoulos, & Avramidis (2009)	In CSR context: Trust is based on “the expectation of ethically justifiable behavior” (Hosmer 1995, p. 399).	Unidimensional measure of consumer trust was adopted from Sirdeshmukh et al. (2002)
White (2005)	“Consumer trust entails both the belief that the product or service provider has subject-specific knowledge (expertise) and the belief that she or he is concerned about the welfare and best interests of the consumer (benevolence; Mayer, Davis & Schoorman, 1995)”.	Two components of consumer trust—benevolence and expertis experimentally manipulated and not measured.
Chen & Dibb (2010)	Consumer trust in an e-retailer – not explicitly defined but drawing on and extending the model of organizational trust based on a dyad of trustor and trustee as proposed by Mayer, Davis, and Schoorman (1995).	Two dimensions – perceived benevolence/integrity and perceived ability, measured as first order constructs. Nine items measuring perceived benevolence/integrity and six items measuring perceived ability were adopted from Roy, Dewit, and Aubert (2001) and Mayer, Davis, and Schoorman (1995).
Trust in B2B (buyer-supplier)		
Morgan & Hunt (1994)	“ trust conceptualized as existing when one party has confidence in an exchange partner’s reliability and integrity”	Unidimensional seven item scale, based on Dyadic Trust Scale of Larzerele and Huston (1980), was used to measure the major facets of trust, viz., reliability, integrity and confidence.
Doney & Cannon (1997)	“perceived credibility and benevolence of a target of trust” (cf. Ganesan 1994; Kumas, Scheer and Steenkamp 1995).	Conceptualised in terms of two components of trust, i.e., trust of the salesperson and trust of the selling firm, where each first order component taps on the benevolence and creditibility aspects of trust. The study used eight items for measuring trust of supplier and 7 items for measuring trust of salesperson.
Ganesan (1994)	“the willingness to rely on an exchange partner in whom one has confidence” (Moorman, Zaltman, and Deshpande 1992)	Two-dimensional model of the vendor’s trust in a retailer, comprising of credibility and benevolence. Four item scale for credibility, and three item scale for benevolence was used for measurement.
MacMillan et al. (2005)	Trust in NPOs conceptualised from Rempel et al. (1985), in terms of the following subconstructs: “reliability, the extent to which a funder expects the NPO to be consistent and predictable in keeping its commitments; dependability, the extent to which funders expect the NPO to tell them the truth, act in their interests, and not take advantage of them in the future; and faith, the extent to which funders expect the NPO to act in their interests in an unpredictable and uncertain world”	Unidimensional scale comprising of newly developed items and multi-item scales used by Morgan and Hunt (1994) was used to make the domains of the constructs relevant to the study

Trust in Services Context		
Aurier & N'Goala (2010)	Adopted the Morgan and Hunt (1994) definition	Unidimensional four item scale borrowed from Morgan and Hunt (1994) and Ganesan (1994).
Ball, Simões Coelho, & Machás (2004)	"The concept of trust includes primarily benevolence and global trust"	Unidimensional, three item scale including primarily benevolence and global trust.
Sekhon et al. (2014)	Trust (validated in the context of UK financial services) – "the resultant willingness to depend and the adoption of trusting behaviour by consumers (McKinight, Cummings, & Chervany, 1998). Cognitive trust is about dependability (Johnson & Grayson, 2005) and is expected to stem from the belief that a trusted organisation will meet its obligations. Affective trust is the degree of emotional connection between the trustor and trustee, and it is these connections which inform the degree to which affective trust exists".	A two-dimensional first order construct (factors) comprising of affective and cognitive trust was newly developed and 3 items measuring each of the two dimensions of trust were adopted from Cummings & Bromiley (1996) and Doney & Cannon (1997).
Interpersonal Trust		
Mayer, Davis, & Schoorman (1995)	"the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party"	Unidimensional conceptualization was provided with ability, benevolence and integrity as antecedents
Moorman, Deshpande, & Zaltman (1993)	"User trust in the researcher - willingness to rely on an exchange partner in whom one has confidence" (Moorman, Zaltman, and Deshpande 1992).	Unidimensional five item scale adopted from (Moorman, Zaltman, and Deshpande 1992), was used for tapping on both belief and behavioural intention components.

Table2: Sample Profile of Respondents			
Demographic Factor	Percent	Demographic Factor	Percent
AGE-Group		Working Status	
18-30	65.9%	Working	57.3%
31-40	27.9%	Non-Working	42.7%
41-50	3.8%	Occupation	
Above 50	2.4%	Student	36.3%
Marital Status		Service	45.4%
Married	43.7%	Business	8.7%
Unmarried	56.3%	Others	9.6%
Gender		Monthly Family Income	
Male	57.3%	Less than INR 20,000	5.9%
Female	42.7%	INR 20,000-30,000	12.6%
Education		INR 30,000-50,000	29.9%
High School	4.9%	More than INR 50,000	51.5%
Graduate	40.5%		
Post Graduate	54.6%		

Table 3: Sources of Scale Items Measuring Trust, Commitment and Loyalty			
Dimension	Items	Loading	Sources
Trust in management policies and practices (TrMPP)	O1 The organization is organized so as to make it easy to shop O2 The organization is generally clean and free of clutter O3 The organization has policies that favor the customer's best interest O4 The organization act as if customer is always right O5 The organization is honest and truthful with me	0.760 0.750 0.784 0.829 0.750	Sirdeshmukh <i>et al.</i> (2002) Smith Bolton & Wagner (1999)
Trust in front-line employee behavior (TrFLE)	E1 I feel that the employees of the organization work quickly and efficiently. E2 I feel that the employees of the organization are can competently handle customer requests. E3 I feel that the employees of the organization value you as a customer. E4 I feel that the employees of the organization can be relied upon to give honest advice E5 I feel that the employees of the organization seem very concerned E6 I feel that the employees of the organization don't hesitate to take care of any problem with the item purchased/ service availed E7 I feel that the employees of the organization were very keen to solve my problem	0.788 0.821 0.792 0.755 0.824 0.813 0.820	Sirdeshmukh <i>et al.</i> (2002) Tax, Brown & Chandrasekharan (1998)
Affective commitment (AC)	AC1 I take pleasure in being a customer of the company AC2 The company is the operator that takes the best care of their customers AC3 There is a presence of reciprocity in my relationship with the company	0.858 0.852 0.771	Johnson et.al. (2001); Kumar, Hibbard & Stern (1994); Meyer & Allen (1997)
Continuance commitment (CC)	CC1 In comparison to other companies this company has location advantages. CC2 I am very committed to my relationship with this company	0.909 0.912	De Welf, et. al. (2001)
Normative commitment (NC)	NC1 It would be very hard for me to leave this company right now even if I wanted to NC2 My choice to do business with this organization was a wise one NC3 The relationship with the organization has great deal of personal meaning to me	0.671 0.859 0.869	Sirdeshmukh et al. (2002)
Word of mouth (WOM)	WM1 When my friends were looking for a similar product or service, I told them not to buy from this firm WM2 Based on your personal experience with the present organization, would you recommend this company to someone you know	0.922 0.928	Gregorire & Fisher (2006)
Share of wallet (SOW)	SW1 I am likely to do most of future shopping from this organization	1.000	Sirdeshmukh et al. (2002)

Table 4: Full Measurement Model- Construct Reliability and Validity				
Construct	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Trust in MPP	0.834	0.836	0.883	0.601
Trust in FLE	0.908	0.908	0.927	0.644
Affective Commitment	0.771	0.781	0.867	0.686
Continuance Commitment	0.794	0.794	0.907	0.829
Normative Commitment	0.728	0.774	0.845	0.648
Share of Wallet	1.000	1.000	1.000	1.000
Word of Mouth	0.832	0.833	0.922	0.856

Table 5: Full Measurement Model- Fornell and Larcker Test								
	CT	TrFLE	TrMPP	AC	CC	NC	SOW	WOM
CT	0.715							
TrFLE	n/a	0.802						
TrMPP	n/a	0.691	0.775					
AC	0.723	0.624	0.678	0.828				
CC	0.626	0.545	0.579	0.622	0.911			
NC	0.651	0.577	0.600	0.627	0.626	0.805		
SOW	0.626	0.531	0.598	0.675	0.530	0.528	1.000	
WOM	0.645	0.590	0.597	0.643	0.577	0.623	0.599	0.925

Note: SQRT AVE estimates on the diagonal in bold. Inter-construct correlations below the diagonal. Correlations between the HOC and its LOCs are removed as they are not subject to discriminant testing (Sarstedt et al, 2019)

Table 6: Full measurement model- Heterotrait-Monotrait Ratio (HTMT)								
	CT	TrFLE	TrMPP	AC	CC	NC	SOW	WOM
CT								
TrFLE	n/a							
TrMPP	n/a	0.794						
AC	0.827	0.740	0.842					
CC	0.706	0.640	0.708	0.791				
NC	0.751	0.687	0.744	0.818	0.809			
SOW	0.630	0.557	0.653	0.765	0.595	0.606		
WOM	0.735	0.679	0.716	0.798	0.710	0.781	0.658	

Legend: CT – Corporate Trust, TrMPP – Trust in MPP, TrFLE – Trust in FLE, AC- Affective Commitment, NC- Normative Commitment, CC- Continuance Commitment, WOM- Word –of- Mouth, SOW – Share-of-Wallet.

Table 7: Path Coefficients at Aggregative Level			
Hypotheses	Path	Full model Path Coef. (β)	t-stat
H1	CT --> AC	0.723***	38.481
H2	CT --> NC	0.651***	31.451
H3	CT --> CC	0.626***	25.731
H4	AC --> WOM	0.349***	8.077

H5	AC --> SOW	0.517***	11.242
H6	NC --> WOM	0.294***	7.447
H7	NC --> SOW	0.120**	2.792
H8	CC --> WOM	0.176***	4.109
H9	CC --> SOW	0.134**	3.067

Legend: CT – Corporate Trust, AC- Affective Commitment, NC- Normative Commitment, CC-Continuance Commitment, WOM- Word –of- Mouth, SOW – Share-of-Wallet.

Note: ***p < .001; **p<.05, *p<.10

Table 8: Path Coefficients at Dis-aggregative Level							
Hypotheses	Path	Durable product (β)	t-stat	Service product (β)	t-stat	Non-durable product. (β)	t-stat
H1	CT --> AC	0.704***	15.81	0.737***	14.282	0.794***	27.596
H2	CT --> NC	0.586***	9.586	0.754***	19.078	0.723***	17.987
H3	CT --> CC	0.537***	7.05	0.684***	13.764	0.636***	9.936
H4	AC --> WOM	0.250**	2.045	0.225**	1.974	0.428***	3.711
H5	AC --> SOW	0.710***	6.19	0.55***	5.176	0.453***	4.319
H6	NC --> WOM	0.457***	4.428	0.435**	3.292	0.259**	2.95
H7	NC --> SOW	-0.111	0.961	0.039	0.262	0.202*	1.774
H8	CC --> WOM	0.007	0.066	0.112	0.744	0.209*	1.883
H9	CC --> SOW	0.028	0.234	0.217*	1.698	0.156	1.401

Legend: CT – Corporate Trust, AC- Affective Commitment, NC- Normative Commitment, CC-Continuance Commitment, WOM- Word –of- Mouth, SOW – Share-of-Wallet.

Note: ***p < .001; **p<.05, *p<.10

APPENDIX

Table A1: MICOM Procedure -Configural Invariance (Step -1)

	Cronbach alpha (Durable)	Cronbach alpha (Services)	Cronbach alpha (Non-durable)	Average Variance Extracted (Durable)	Average Variance Extracted (Services)	Average Variance Extracted (Non-durable)	Composite Reliability (Durable)	Composite Reliability- (Services)	Composite Reliability (Non-durable)
AC	0.858	0.756	0.76	0.779	0.674	0.676	0.914	0.861	0.862
CC	0.821	0.835	0.775	0.848	0.858	0.816	0.917	0.924	0.899
CT	0.901	0.918	0.941	0.449	0.493	0.586	0.906	0.920	0.944
TrFLE	0.897	0.912	0.935	0.619	0.655	0.721	0.919	0.930	0.948
TrMPP	0.775	0.853	0.841	0.528	0.629	0.613	0.848	0.894	0.887
NC	0.583	0.712	0.761	0.533	0.639	0.675	0.767	0.839	0.861
SOW	1	1	1	1.000	1.000	1.000	1.000	1.000	1.000
WOM	0.748	0.904	0.871	0.799	0.912	0.886	0.888	0.954	0.939

Legend: CT – Corporate Trust, TrMPP – Trust in MPP, TrFLE – Trust in FLE, AC- Affective Commitment, NC- Normative Commitment, CC-Continuance Commitment, WOM- Word –of- Mouth, SOW – Share-of-Wallet.

Table A2: Discriminant Validity Test at Specific Product Level (Fornell & Larker and HTMT Test)

Durable Product

	AC		AC		AC		AC		AC		AC		AC		AC	
	F & L	HTMT	F & L	HTMT	F & L	HTMT	F & L	HTMT	F & L	HTMT	F & L	HTMT	F & L	HTMT	F & L	HTMT
AC	0.883															

CC	0.49 7	0.586	0.92 1													
CT	0.70 4	0.762	0.53 7	0.556	0.67 0											
TrFLE	0.57 3	0.648	0.44 7	0.503	0.85 2	1.047	0.78 7									
TrMPP	0.67 5	0.823	0.45 0	0.551	0.92 8	1.029	0.64 5	0.765	0.72 6							
NC	0.63 4	0.846	0.57 5	0.798	0.58 6	0.690	0.50 0	0.603	0.51 7	0.718	0.73 0					
SOW	0.65 3	0.706	0.31 7	0.346	0.52 6	0.537	0.42 6	0.446	0.52 9	0.597	0.35 5	0.451	1.00 0			
WOM	0.54 3	0.672	0.39 3	0.501	0.58 8	0.709	0.56 5	0.691	0.47 9	0.623	0.61 9	0.833	0.45 0	0.518	0.89 4	

Services product

	AC		AC		AC		AC		AC		AC		AC		AC	
	F & L	HTM T	F & L	HTM T	F & L	HTM T	F & L	HTM T	F & L	HTM T	F & L	HTM T	F & L	HTM T	F & L	HTM T
AC	0.82 1															
CC	0.64 2	0.804	0.92 6													
CT	0.73 7	0.789	0.68 4	0.752	0.70 2											
TrFLE	0.59 3	0.705	0.59 9	0.685	0.87 2	1.020	0.80 9									
TrMPP	0.61 8	0.753	0.59 4	0.697	0.88 3	0.971	0.61 7	0.701	0.79 3							
NC	0.74 9	1.009	0.70 3	0.898	0.75 4	0.870	0.64 7	0.776	0.65 1	0.832	0.79 9					
SOW	0.71 9	0.826	0.59 8	0.653	0.64 1	0.609	0.51 7	0.537	0.55 5	0.591	0.60 4	0.707	1.00 0			
WOM	0.62 3	0.749	0.56 2	0.645	0.63 0	0.661	0.56 7	0.618	0.51 6	0.590	0.68 2	0.832	0.63 6	0.668	0.95 5	

Non-durable products

	AC		AC		AC		AC		AC		AC		AC		AC	
	F & L	HTM T	F & L	HTM T	F & L	HTM T	F & L	HTM T	F & L	HTM T	F & L	HTM T	F & L	HTM T	F & L	HTM T
AC	0.82 2															
CC	0.67 0	0.866	0.90 3													
CT	0.79 4	0.898	0.63 6	0.697	0.76 6											
TrFLE	0.70 0	0.827	0.57 8	0.673	0.93 0	1.031	0.84 9									
TrMPP	0.75 9	0.947	0.55 7	0.686	0.93 5	1.037	0.79 9	0.895	0.78 3							
NC	0.70 5	0.901	0.64 6	0.822	0.72 3	0.811	0.68 6	0.791	0.64 9	0.784	0.82 2					
SOW	0.70 0	0.800	0.59 0	0.671	0.62 8	0.621	0.56 5	0.583	0.58 4	0.638	0.62 2	0.705	1.00 0			
WOM	0.75 0	0.922	0.66 3	0.805	0.75 6	0.818	0.70 2	0.776	0.70 3	0.826	0.69 6	0.845	0.69 9	0.749	0.94 1	

Legend: CT – Corporate Trust, TrMPP – Trust in MPP, TrFLE – Trust in FLE, AC- Affective Commitment, NC- Normative Commitment, CC-Continuance Commitment, WOM- Word-of- Mouth, SOW – Share-of-Wallet.

Table B: MICOM Procedure -Compositional Invariance (Step 2)

	Durable - Services			Durable - Non-durable			Services - Non-durable		
	Original Correlation	Correlation Permutation Mean (c)	5.0% quantile of cu	Original Correlation	Correlation Permutation Mean - (c)	5.0% Quantile of cu	Original Correlation	Correlation Permutation Mean – (c)	5.0% quantile of cu
AC	1.000	0.999	0.996	1.000	0.999	0.998	1.000	0.999	0.996

CC	0.999	1.000	0.999	0.998	0.999	0.997	1.000	1.000	0.998
CT	0.972	0.952	0.915	0.949	0.944	0.902	0.956	0.953	0.918
TrFLE	1.000	0.999	0.998	0.999	1.000	0.999	1.000	1.000	0.999
TrMPP	1.000	0.998	0.994	1.000	0.999	0.996	1.000	0.999	0.997
NC	0.994	0.995	0.984	0.993	0.996	0.989	1.000	0.998	0.992
SOW	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
WOM	1.000	1.000	0.999	1.000	1.000	0.999	1.000	1.000	1.000

Legend: CT – Corporate Trust, TrMPP – Trust in MPP, TrFLE – Trust in FLE, AC- Affective Commitment, NC- Normative Commitment, CC-Continuance Commitment, WOM- Word –of- Mouth, SOW – Share-of-Wallet.

Table C: MICON Procedure – Equal Mean values and variance (Step 3)
(Durable – Service)

	Mean - Original Difference (Durable – Services)	Mean - Permutation Mean Difference (Durable - Services)	2.5%	97.5%	Permutation p-Values	Variance- Original Difference (Durable – Services)	Variance - Permutation Mean Difference (Durable – Services)	2.5%	97.5%	Permutation p-Values
AC	0.250	-0.004	-0.273	0.274	0.069	-0.013	0.001	-0.388	0.388	0.945
CC	0.385	0.001	-0.256	0.279	0.008	-0.605	0.000	-0.428	0.418	0.004
CT	0.382	-0.001	-0.257	0.267	0.007	-0.469	-0.010	-0.382	0.360	0.010
TrFLE	0.332	-0.002	-0.260	0.264	0.012	-0.361	-0.014	-0.392	0.365	0.057
TrMPP	0.357	-0.001	-0.276	0.267	0.010	-0.541	-0.004	-0.409	0.398	0.004
NC	0.387	0.003	-0.280	0.275	0.006	-0.341	-0.011	-0.410	0.416	0.107
SOW	0.213	-0.008	-0.279	0.253	0.117	-0.071	0.006	-0.406	0.401	0.706
WOM	0.395	-0.002	-0.266	0.262	0.003	-0.686	0.002	-0.393	0.383	

Legend: CT – Corporate Trust, TrMPP – Trust in MPP, TrFLE – Trust in FLE, AC- Affective Commitment, NC- Normative Commitment, CC-Continuance Commitment, WOM- Word –of- Mouth, SOW – Share-of-Wallet.

(Durable -Non-durable)

	Mean - Original Difference ((Durable -Non-durable)	Mean - Permutation Mean Difference (Durable - Non-durable)	2.5%	97.5%	Permutation p-Values	Variance - Original Difference (Durable - Non-durable)	Variance – Permutation Mean Difference (Durable - Non-durable)	2.5%	97.5%	Permutation p-Values
AC	0.165	-0.006	-0.275	0.263	0.217	-0.015	0.001	-0.349	0.360	0.936
CC	0.229	-0.006	-0.260	0.252	0.072	-0.541	0.000	-0.519	0.455	0.031
CT	0.245	-0.001	-0.264	0.274	0.069	-0.605	-0.004	-0.351	0.330	0.001
TrFLE	0.292	-0.001	-0.277	0.263	0.036	-0.671	-0.004	-0.400	0.371	0.001
TrMPP	0.158	-0.001	-0.266	0.265	0.253	-0.398	-0.003	-0.359	0.349	0.030
NC	0.252	-0.004	-0.262	0.270	0.061	-0.541	0.007	-0.433	0.461	0.010
SOW	0.159	-0.001	-0.270	0.240	0.228	-0.128	0.001	-0.374	0.380	0.524
WOM	0.345	-0.001	-0.267	0.248	0.011	-0.557	0.007	-0.387	0.378	0.003

Legend: CT – Corporate Trust, TrMPP – Trust in MPP, TrFLE – Trust in FLE, AC- Affective Commitment, NC- Normative Commitment, CC-Continuance Commitment, WOM- Word –of- Mouth, SOW – Share-of-Wallet.

Services – Non-durables

	Mean - Original (Services – Non-durable)	Mean - Permutation Mean Difference Services - Non-durable	2.5%	97.5%	Permutation p-Values	Variance - Original Difference (Services - Non-durable)	Variance - Permutation Mean Difference (Services - Non-durable)	2.5%	97.5%	Permutation p-Values
AC	-0.083	-0.003	-0.281	0.269	0.550	-0.007	0.009	-0.380	0.411	0.974
CC	-0.150	-0.001	-0.263	0.255	0.291	0.068	-0.001	-0.428	0.411	0.769
CT	-0.118	-0.001	-0.256	0.261	0.396	-0.182	0.000	-0.358	0.340	0.279
TrFLE	-0.008	-0.004	-0.270	0.245	0.946	-0.317	0.008	-0.361	0.360	0.075
TrMPP	-0.188	0.000	-0.273	0.273	0.177	0.142	0.001	-0.341	0.357	0.444
NC	-0.108	-0.005	-0.268	0.261	0.441	-0.209	0.010	-0.422	0.419	0.320
SOW	-0.050	0.000	-0.292	0.255	0.760	-0.057	0.004	-0.364	0.361	0.756
WOM	-0.064	0.000	-0.260	0.273	0.660	0.136	0.005	-0.352	0.336	0.427

Legend: CT – Corporate Trust, TrMPP – Trust in MPP, TrFLE – Trust in FLE, AC- Affective Commitment, NC- Normative Commitment, CC-Continuance Commitment, WOM- Word –of- Mouth, SOW – Share-of-Wallet.

Table D: PLS-MGA

	Path Coefficients-diff (DURABLE - SERVICES)	Path Coefficients-diff (DURABLE - NON-DURABLE)	Path Coefficients-diff (SERVICES - NON-DURABLE)	p-Value (DURABLE vs SERVICES)	p-Value (DURABLE vs NON-DURABLE)	p-Value (SERVICES vs NON-DURABLE)
AC -> SOW	0.16	0.257	0.097	0.151	0.054	0.259
AC -> WOM	0.025	0.178	0.203	0.436	0.855	0.893
CC -> SOW	0.19	0.129	0.061	0.86	0.784	0.351
CC -> WOM	0.105	0.202	0.097	0.719	0.909	0.693
Corporate Trust -> AC	0.033	0.091	0.058	0.694	0.96	0.839
Corporate Trust -> CC	0.147	0.099	0.048	0.952	0.844	0.28
Corporate Trust -> NC	0.167	0.137	0.03	0.991	0.973	0.291
TrFLE -> Corporate Trust	0.094	0.072	0.022	0.709	0.634	0.457
TrMPP -> Corporate Trust	0.091	0.118	0.027	0.279	0.276	0.449
NC -> SOW	0.149	0.312	0.163	0.785	0.971	0.81
NC -> WOM	0.022	0.197	0.176	0.446	0.071	0.134

Legend: AC- Affective Commitment, NC- Normative Commitment, CC-Continuance Commitment, TrMPP – Trust in MPP, TrFLE – Trust in FLE, WOM- Word –of- Mouth, SOW – Share-of-Wallet.

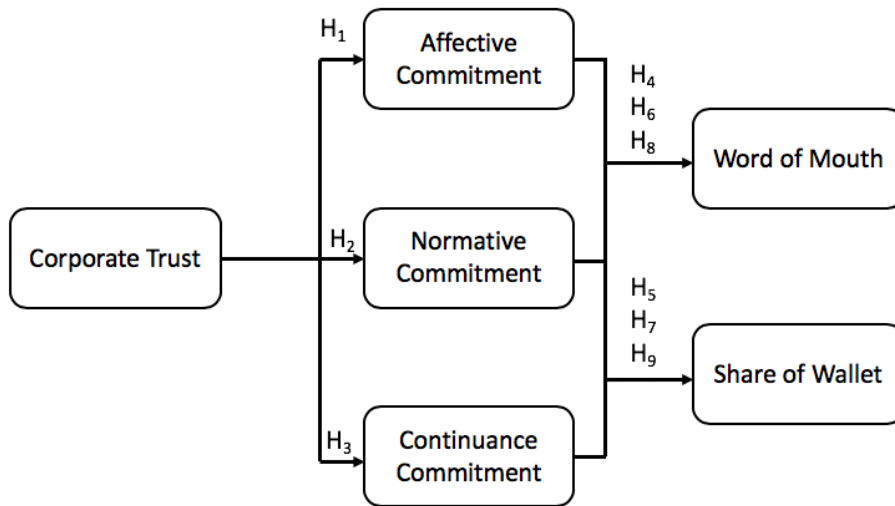


Figure 1: Conceptual Model

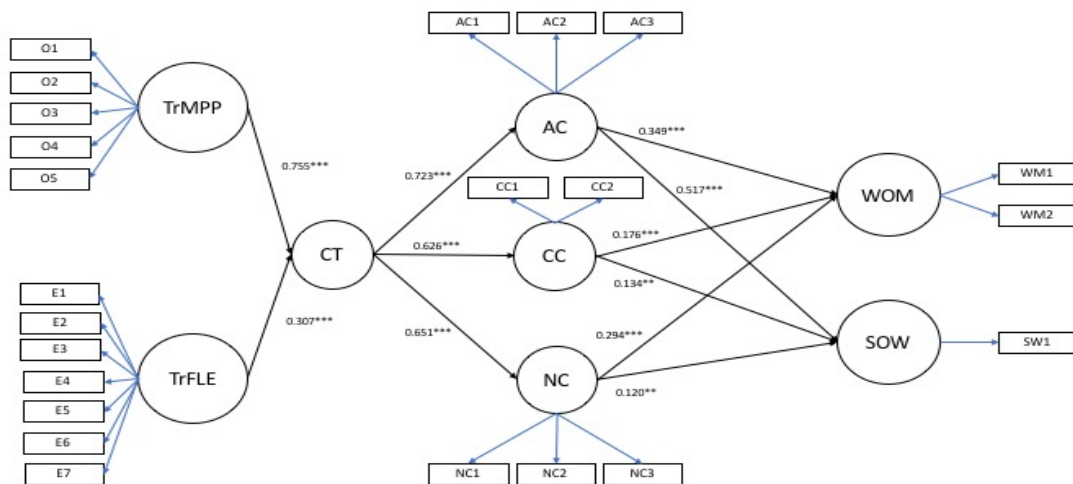


Figure 2: Aggregative Model Testing Results (path coefficients included, for factor loadings please refer to Table 3)