RELATIONSHIP COMMITMENT, RELATIONAL EQUITY AND COMPANY IMAGE IN CUSTOMER LOYALTY DEVELOPMENT[1]

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ABSTRACT

This paper explores the relationship between customer loyalty and its seldom researched antecedents: relationship commitment, relational equity and company image. The proposed conceptual model is tested with data gained from customers of mobile telephone operators. The results show that relationship commitment and relational equity have a statistically significant positive influence on customer loyalty. In addition, the results of hierarchical multiple regression analysis reveal that the number of different mobile operators a person uses is not related to customer loyalty when relationship commitment, relational equity and company image are included in the model. Drawing on the results, the paper offers implications for managing customer loyalty.

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I. INTRODUCTION

Researchers agree that loyal customers are important for companies in today's competitive world. Loyal customers are defined as repeat buyers or users of a company's products/services (Ngobo, 1999), who exclusively buy company products/services/brands, as well as buy across a company's product/service assortment, and show higher price tolerance (Hill and Alexander, 2003). When companies try to develop customer loyalty, they put customers in the centre of their business. As an outcome, company profit is augmented (Reichheld and Sasser, 1990). Companies that are customer-centred, collect information about customers to understand them and their reactions and act upon this collected information (Shieffer and Leininger, 2008). This has to be done with the aim of improving company business and creating sustainable profitability.

Researchers explore different elements that could contribute to customer loyalty development. Customer satisfaction is predominantly emphasized as the most important element of customer loyalty creation (e.g. Fornell, 1992, Oliver, 1980). It is an element that is a prerequisite for loyalty. Hence, a company that constantly delights customers (i.e. constantly creates their satisfaction) will have more loyal customers. The same applies to service/product quality: customers will do more business and more often with a company that delivers quality products/services, leading to customer loyalty (e.g. Bloemer, de Ruyter and Peeters, 1998, Zeithaml, Berry and Parasuraman, 1996). In addition to the above, customers also establish trust in a company and its products/services (e.g. Chiou and Droge, 2006, Johnson and Auh, 1998). As trust is created, customers feel more confident, have reduced risk or know what to expect from a company. Hence, customer loyalty is enhanced. Customers also develop commitment towards a company (e.g. Fullerton, 2003, Jones, Reynolds, Mothersbaugh and Beatty, 2007). When customers feel committed, they will stay longer with a company and, consequently, customer loyalty is enhanced. These antecedents are found to be the most researched antecedents in customer loyalty literature. Other influences have received only minor attention.

Companies have to be creative in keeping their customers and in creating their loyalty. This is possible by establishing relationships with customers. Relationships are established when products/services are beneficial for a customer and when other existing alternatives are not attractive (Hennig-Thurau, Gwinner and Gremler, 2000). So, it is all about how customers perceive they are receiving value from a certain company. Companies that have customer-centred vision and strategy (Goodwin and Ball, 1999) can constantly create value for customers; for superior value creation they have to establish relationships with customers. A company can effectively manage relationships by adopting a systematic approach to relationship development. This approach includes identifying the best customers, developing strategies for acquiring and retaining them, as well as making efforts in cultivating and managing relationships (Slater, Mohr and Sengupta, 2009). While these constructs are more extensively defined in the conceptual background presented in the following chapter, we need to justify the selection of the focus of this article early on with an elaboration of the selected constructs.

In long-term relationships, constant value delivery is an element that stimulates customer relationship commitment. Relationship commitment is defined as psychological attachment to, as well as identification with, the company/relationship (Aurier and N'Goala, 2010, Garbarino and Johnson, 1999, Morgan and Hunt, 1994).

In a relationship, when customers are giving up something (alternatives), they expect to gain something in return (Peterson, 1995). Relationship equity is defined as the cost-benefit ratio in a relationship that has to be equitable for customers to continue doing business with a company (Olsen and Johnson, 2003, Raimondo, Miceli and Costabile, 2008). The perception of relationship equity is important for nurturing relationship commitment and is one of the key drivers of growth and profitability (Sawhney and Zabin, 2002).

Additionally, companies try to establish relationships with customers by emphasizing company image. Image is the perception of company/product/service/brand in a customer's mind (Nguyen and Leblanc, 2001). By promoting an image tailored to target customers, companies attract potential customers. Image helps a company to reinforce the appropriateness of a customer's decision in choosing the company, and it helps to differentiate the company from competitors. Positively perceived company image is related to loyalty to the company (Andreassen and Lindestad, 1998, Aydin and Özer, 2005).

Relationship commitment, relational equity and company image have received little attention in the literature, although they are seen as important antecedents to customer loyalty. Researching the aforementioned neglected antecedents will help us to understand the opportunities of enhancing customer loyalty with elements that are usually overlooked.

The main purpose of this paper is to obtain insight into the nature of the relationship between customer loyalty and relationship commitment, relational equity and company image. This research aims to provide more information about how to manage customer loyalty based on its antecedents. A conceptual model is proposed and tested on data about mobile operator users.

II. Conceptual background and conceptual model

A. Relationship commitment

Customer care is important in today's business when companies are reconsidering their long-term success. In order to take care of customers, companies establish and nurture relationships with them. These relationships are enhanced and have a good predisposition to become long-term when companies incorporate customers in a joint value-creation process (Heskett, Jones, Loveman, Sasser and Schlesinger, 1994). As a consequence, personal and social bonds (Hennig-Thurau, 2000), which are long-term relationship prerequisites, are strengthened. In addition, commitment is an important element of all successful long-term relationships (Garbarino and Johnson, 1999).

Commitment is seen as an enduring desire to maintain a relationship (Moorman, Zaltman and Deshpande, 1992). This long-term objective is amplified in relationships that establish intensive and direct contact with relationship partners and involve partners in a dialogue (Diller, 2000). As a result, a long-term relationship is developed. In this process, it is well acknowledged that commitment is an important element (Fullerton, 2003, Hennig-Thurau, Gwinner and Gremler, 2002), and it has been thoroughly explored from a variety of standpoints. Relationship commitment, however, has not received as much attention (Garbarino and Johnson, 1999, Morgan and Hunt, 1994, Lacey and Morgan, 2007, Sharma and Patterson, 2000). Mostly, it has been conceptualized as a desire to continue and a willingness to maintain a relationship (Morgan and Hunt, 1994, Lacey and Morgan, 2007).

Relationship commitment provides for the creation and preservation of relationships among marketplace actors (Lacey and Morgan, 2007). Value perception is vital for continuing a relationship. A relationship that is perceived as valuable to a customer is a candidate for becoming long-term. Simply said, a customer cares about a relationship that offers value (Lacey, Suh and Morgan, 2007). Over time, a customer and a provider develop a very special connection in which they feel attached and, sometimes, they feel they are like a part of a family. All this shapes customers' commitment to the relationship. Hence, positive value perception is a prerequisite for relationship continuance (Moorman, Zaltman and Deshpande, 1992), and it creates customer loyalty (Oliva, Oliver and MacMillan, 1992, Hennig-Thurau, Gwinner and Gremler, 2002, Fullerton, 2003). Based on the literature research, the following hypothesis is formed: *H1. Relationship commitment is positively related to customer loyalty.*

B. Relational equity

Besides a sense of commitment that is an essential ingredient of long-term relationships, customers also expect a fair distribution of costs and benefits among partners in relationships. Customers mentally evaluate if benefits in relationships are fairly distributed among partners (Raimondo, Miceli and Costabile, 2008). This comparison provides customers with a sense of equity in a relationship and enhances the customer's feeling of fair treatment (Kim and Ok, 2009). Therefore, relational equity is a customer's perception of the proportionality between her or his own and a provider's cost-benefit ratio within a continuous relationship (Raimondo, Miceli and Costabile, 2008). Hence, it assumes fairness of cost-benefit distribution in a relationship.

This fairness is a subjective customer evaluation based on individual perception (Oliver and Swan, 1989). Even so, it is important that customers involved in a long-term relationship feel they are fairly treated. Therefore, parties in a relationship will feel equitably treated, and consequently satisfied, if the ratio of their outcomes to inputs is, in some sense, fair (Oliver and DeSarbo, 1988). In relationships that are characterized as equitable, customers stay longer, and customer loyalty is developed (Olsen and Johnson, 2003, Raimondo, Miceli and Costabile, 2008). Therefore: *H2. Relational equity is positively related to customer loyalty.*

C. Company image

Company image differs among customers. It is a subjective category based on previous consumption experiences. These experiences influence the overall impression about a company and its services/products and brands (Nguyen and Leblanc, 2001). They consequently form company image (Dichter, 1985, p.75 in Dowling, 1988). Building image is a lengthy and extensive process. But a company that has a credible (Chitty, Ward and Chua, 2007), as well as positive, image (Lai, Griffin and Babin, 2009) is perceived to provide more value for customers. As noticed before, value perception is important in the customer decision process.

Furthermore, excellent customer service provided by a company, as well as reliability in providing products/services, help to augment company image (Türkyilmaz and Özkan, 2007). A company that is forward looking, anticipates trends and provides innovative products/services also provides more value for customers. Therefore, this kind of company will have a positive company image among customers (Bloemer, deRuyter, Peeters, 1998). As a consequence, a favourable image leads to increasing repeat patronage, as well as customer loyalty (Dick and Basu, 1994, Andreassen and Lindestad, 1998, Johnson, Gustafsson, Andreassen, Lervik and Cha, 2001, Nguyen and Leblanc, 2001). From the literature it follows that: *H3. Company image is positively related to customer loyalty.*

D. Customer loyalty

Contemporary companies opt for high customer loyalty, because they have realized that there are several positive consequences emerging from having a loyal customer base. As Diller (2000) asserted, it brings more security to a company, as well as to company and profitability growth. To have positive effects from customer loyalty, a company has to take care of its customers. Customer loyalty is created by developing and intensifying relationships with customers, as well as by retaining customers by providing satisfaction and increasing switching barriers (Fornell, 1992, Meyer and Blümelhuber, 2000). To achieve this goal, a company has to implement customer retention management (Brink, 2004).

Customer loyalty is considered a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behaviour (Oliver, 1997 in Oliver, 1999, p. 34). Different authors conceptualize customer loyalty as a single concept (Andreassen and Lindestad, 1998, Bloemer, deRuyter and Peeters, 1998, Fornell, 1992, Johnson, Garbarino and Sivadas, 2006) or multidimensional construct (DeWitt, Nuguyen and Marshall, 2008, Dick and Basu, 1994, Jones and Taylor, 2007, Oliver, 1999). In researching the different dimensions of customer loyalty, the attitudinal and behavioural components are predominantly explored. But some researchers add a third dimension indicated as cognitive loyalty (Bloemer, de Ruyter and Wetzels, 1999, Jones and Taylor, 2007), while others (Rundle-Thiele, 2005) include even a fourth and a fifth customer-loyalty dimension to their research. This research will consider customer loyalty as a three-dimensional construct consisting of attitudinal, behavioural and cognitive loyalty.

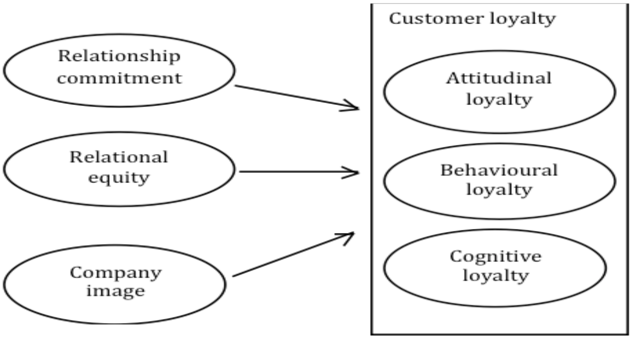
Attitudinal loyalty expresses attitude towards a product/service. This attitudinal loyalty has roots in its conceptualization as part of a commitment to a product/service/brand (Garbarino and Johnson, 1999) or commitment to creating value for customers (Reichheld, 2001). It is operationalized as a favourable attitude towards a product/service/brand/customer (Dick and Basu, 1994): customers consider themselves to be loyal (Leverin and Liljander, 2006) or they are dedicated to do business with a service provider (Dewitt, Nuguyen and Marshall, 2008). Customers with high attitudinal loyalty feel proud to use products/services (Johnson, Garbarino and Svidas, 2006). Also, they experience a sense of strong relationship with a service provider (Hennig-Thurau, Gwinner and Gremler, 2002). As a consequence, a positive attitude is established, and customer loyalty is experienced.

Repeat patronage is the core of the behavioural dimension of customer loyalty. It incorporates the intention to use a service provider in the future (Aydin and Özer, 2005) and a lack of considering service-provider change (Leverin and Liljander, 2006). This is based on the belief that the current service provider offers more benefits than competitors (Li and Petrick, 2008) do, which results in preference, as well as exclusive consideration of a service provider, when buying a new product/service (Zeithaml, Berry and Parasuraman, 1996, Aydin and Özer, 2005). In addition, customers want to use a larger number of different services from their current service provider (Sublaban and Aranha, 2009).

Customer loyalty is also characterized as cognitive loyalty (Bloemer, de Ruyter and Wetzels, 1999). It is conceptualized as a brand preference among other available alternatives, or preference based on brand beliefs (Oliver, 1999), conscious brand-attributes evaluation or conscious evaluation of rewards and benefits associated with repatronage (Lee and Cunningham, 2001 in Jones and Taylor, 2007). Cognitive loyalty is often operationalized as top of the mind product/service, customers' first choice, price tolerance, exclusive consideration and identification (Bloemer, de Ruyter and Wetzels, 1999, Jones and Taylor, 2007). We operationalize it as price insensitivity: loyal customers would continue to do business with a service provider even if it increases its prices (Dewitt, Nuguyen and Marshall, 2008). On the other hand, loyal customers would continue to do business with a company in spite of competitors' better of discounted prices (Dewitt et al., 2008). So we can say that loyal customers are prepared to pay higher prices for benefits they receive (Han, Kwortnik and Wang, 2008), and that price is not an important factor in their decision to continue doing business with their provider (Jones and Taylor, 2007).

Building strong relationships is more than a necessity in a company that is customer oriented. In a competitive world where customers have multiple choices and can easily switch, it is important for a company to create and develop relationships with them. As customer loyalty in its core represents buying products from one company, it is supposed that if customers use a certain service from different service providers, they are demonstrating a non-loyalty pattern. Therefore: *H4. The number of service providers a person uses is negatively related to customer loyalty.*

The following conceptual model is proposed:



SOURCE: Author

III. RESEARCH METHODOLOGY

A. Operationalization of the variables

For the operationalization of variables, several scales from the literature were considered. For relationship commitment, insights from Morgan and Hunt (1994), as well as from Lacey, Suh and Morgan (2007), were used. When discussing commitment, it is important to note that it includes a desire to continue, and a willingness to maintain, a relationship (Morgan and Hunt, 1994, Lacey and Morgan, 2007). In relational equity operationalization, the main emphasis is on a subjective evaluation of personal fairness perception in a certain relationship (Oliver and Swan, 1989). Also different elements related to relational equity were included, based on the research of Kim and Ok (2009), as well as Raimondo, Miceli and Costabile (2008). Image operationalization was done based on the work of Nguyen and Leblanc (2001), Türkyilmaz and Özkan (2007) and Aydin and Oezer (2005). Thereby, image is represented as a customer's overall impression about a company, its services/products and its brands based on previous consumption experiences (Nguyen and Leblanc, 2001).

Customer loyalty operationalization is grounded in Oliver's (1997 in Oliver, 1999, p. 34) conceptualization, i.e. it is considered a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behaviour. However, some authors approach customer loyalty as consisting of several dimensions. Mostly researched are the attitudinal and behavioural dimensions of customer loyalty (Chiou and Droge, 2006, Dewitt, Nuguyen and Marshall, 2008, Li and Petrick, 2008, Leverin and Liljander, 2006, Raimondo, Miceli and Costabile, 2008). This conceptualization is mainly based on the seminal work of Dick and Basu (1994). Sometimes researchers add a third dimension of customer loyalty, denoted as cognitive loyalty (Jones and Taylor, 2007, Rundle-Thiele, 2005). Additionally, research by Aydin and Özer (2005), Johnson, Garbarino and Sivadas (2006), Zeithaml, Berry and Parasuraman (1996) was also considered in operationalizing customer loyalty as a multidimensional construct.

B. Research instrument

The research instrument consisted of three parts. The first part included questions concerning the research interest. Questions regarding relationship commitment, relational equity, and company image, as well as customer loyalty, were included. These questions comprised 7-point Likert scale statements anchored in 1= completely disagree and 7= completely agree. In the second part, some general questions about mobile operator usage were asked, and the third part included questions about respondents' demographical characteristics.

To pre-test the research instrument, a pilot research was conducted. The research instrument was tested on 114 university students. After the pilot research, a few constructs were deleted due to low item-to-total correlation below 0, or to non-significant loading lower than 0.3 or 0.4 (Hair, Black, Babin, Anderson and Tatham, 2005). Purified constructs were then used in the main research.

For the main study, a snowball sampling method was applied on the initial sampling frame of the student population at the Faculty of Economics of Rijeka. Each respondent was asked to forward an e-mail containing the survey link to friends and relatives. Although a non-probability sample was used to collect data, the final respondents' structure is more dispersed as the result of snowballing. Research data were gathered using an Internet survey.

IV. DATA ANALYSIS

A. Sample

The final sample consisted of 923 respondents, users of different mobile operators in Croatia. The following profile illustrates the demographic characteristics of respondents obtained from empirical research. Respondents are mostly female (78%), have an average household income (83.2%), live in a four-person household (44.1%), have finished high school (45.9%), are students (70%), belong to the 19-21 age group (44.9%), live in Central Croatia (34.4%), and live in a city with more than 75000 inhabitants (21.5%). Additional insight to the sample is given by their mobile operator's characteristics: the primary (most frequently used) mobile operator is T-Mobile (47.3%), respondents have been using it for more than 10 years (25.1%), and spend from 101 – 200 HRK per month on mobile services (38.6%).

B. Research results

To determine the underlying structure among variables in the research, exploratory factor analysis was conducted. Hence, common factor analysis with oblimin rotation and Kaiser Normalization was used. After analysis was performed, the KMO measure of sampling adequacy was at an acceptable level (above 0.7), and the Bartlett test of sphericity was significant. Analysis exposed three underlying factors, which responded to previous literature specification. Results of the exploratory factor analysis, as well as the results of construct reliability testing, are presented in Table 1.

TABLE 1—Factor and reliability analysis with construct descriptives

Items	RELATIONSHIP COMMITMENT	RELATIONAL EQUITY	COMPANY IMAGE	COMMUNALITY
Relationship is something that I really care about	0.967			0.838
Relationship is very important to me	0.889			0.792
Relationship is worth my effort to maintain it	0.851			0.808
Relationship is strong – I am very committed to continuing it	0.542			0.651
Benefits received from a relationship are fair relative to provider's costs		0.920		0.813
Fair distribution of benefits from our relationship		0.858		0.793
The services have more value than expenses		0.843		0.654
I have been treated more than fairly		0.714		0.699
The deal is fair		0.633		0.691
Innovative and forward looking			0.877	0.658
Reliable mobile operator			0.742	0.600
Environmental consciousness			0.717	0.573
Offering excellent customer service			0.652	0.683
Good image in customer mind			0.636	0.519
% explained variance	8.966	56.335	10.601	
Eigenvalues	1.255	7.887	1.484	
N	922	921	922	
Mean	4.109	3.827	5.025	
Cronbach alpha	0.922	0.924	0.879	

Note: Rotation converged in 7 iterations.

SOURCE: Author

Furthermore, explorative factor analysis of the underlying dimensions of the customer loyalty scale was also conducted. Common factor analysis with oblimin rotation and Kaiser Normalization was used. Testing of the preconditions: the KMO measure of sampling adequacy and the Bartlett test of sphericity revealed that they are above the accepted level and significant, respectively. The selection of factors was done following the scree plot criterion and theoretical background, which pointed out the existence of three dimensions in the customer loyalty scale. So, despite the eigenvalue of the third factor being below 1, it was decided to retain the factor for further analysis. Results of the exploratory factor analysis, as well as results of construct reliability testing, are presented in Table 2.

TABLE 2—Factor and reliability analysis results with descriptives and correlations among customer loyalty dimensions

Items	ATTITUDINAL LOYALTY	BEHAVIOURAL LOYALTY	COGNITIVE LOYALTY	COMMUNALITY
I consider myself to be dedicated to doing business with service provider	0.974			0.838
I consider myself to be a loyal customer	0.797			0.634
I have a very strong relationship	0.745			0.721
I am proud to use	0.678			0.644
If I bought a new mobile telephone line, I would prefer MMO		-0.932		0.749
Service provider is my first choice when buying services		-0.746		0.674
I will go on using service provider		-0.714		0.613
I believe MMO provides more benefits than other mobile operators		-0.549		0.538
Price is not an important factor in my decision to remain			0.864	0.639
If prices rise, I would continue to be a customer			0.791	0.712
Willing to pay more for provider's services			0.654	0.565
If a competing firm were to offer better prices or a discount on mobile services, I would switch. (R)			0.556	0.355
% explained variance	52.542	7.565	12.430	
Eigenvalues	6.305	0.908	1.492	
N	921	919	919	
Mean	4.312	4.504	3.082	
Cronbach alpha	0.903	0.871	0.827	
Attitudinal loyalty	1			
Behavioural loyalty	0.699**	1		
Cognitive loyalty	0.496**	0.546**	1	

*Note: Rotation converged in 7 iterations. ** p<0.01*

SOURCE: Author

From the exploratory factor analysis, it is evident that customer loyalty could be operationalized as a three-factor dimension. It consists of attitudinal, behavioural and cognitive loyalty.

Hierarchical multiple regression was applied to test the hypothesis that relationship commitment, relational equity and company image are positively related to customer loyalty. Customers can use different mobile operators. Therefore, the relationship between the number of different mobile operators (service providers) a person has and customer loyalty is also researched. The number of operators is used as a control variable and entered into Model 1. Relational equity was added to Model 2; relationship commitment, to Model 3; and company image, to Model 4. All entered variables, with the exception of the number of mobile operators, are composed as the average index of items that constitute the construct. Analysis results are presented in the Table 3.

TABLE 3—Results of hierarchical multiple regression analysis

	MODEL 1			MODEL 2			MODEL 3			MODEL 4		
	B	BETA	T-VALUE	B	BETA	T-VALUE	B	BETA	T-VALUE	B	BETA	T-VALUE
CONSTANT	4.843*** (0.114)		42.528	2.039*** (0.134)		15.162	1.558*** (0.134)		11.630	1.165*** (0.172)		6.775
NO. OF MOBILE OPERATORS[A]	-0.262*** (0.081)	-0.106	-3.228	-0.100 (0.061)	-0.041	-1.646	-0.087 (0.057)	-0.035	-1.514	-0.075 (0.057)	-0.030	-1.311
RELATIONAL EQUITY[B]				0.677*** (0.025)	0.664	26.927	0.459*** (0.031)	0.450	14.821	0.413*** (0.033)	0.405	12.430
RELATIONSHIP COMMITMENT[B]							0.316*** (0.029)	0.331	10.928	0.279*** (0.030)	0.293	9.167
COMPANY IMAGE[B]										0.140*** (0.039)	0.113	3.616
R^2		0.011			0.448			0.512			0.519	
R^2 (ADJ)		0.010			0.447			0.511			0.517	
R^2 (CHANGE)		0.011			0.437			0.064			0.007	
F		10.420***			371.868***			319.804***			246.289***	
EFFECT SIZE					0.791667			0.131148			0.014553	
POWER					1			1			0.957251	

Notes: N=918, ***p<0.001, Standard errors are given in parenthesis. Method of including independent variables: [a] -enter method, [b]- stepwise method

SOURCE: Author

Table 3 shows that, when we added relational equity to the model (Model 2), R^2 increased by 43.7 percentage points. By adding relationship commitment (Model 3), R^2 increased by around 6 percentage points, and when adding company image to the model (Model 4), R^2 changed below 1 percentage point. All F-values are statistically significant at 0.1% level. From the hierarchical multiple regression analysis, we can conclude that relationship commitment, relational equity and image are positively related to customer loyalty conceptualized as a three-dimensional construct. Notably, relational equity (β=0.405) contributes the most to customer loyalty, followed by relationship commitment (β=0.293), while company image (β=0.113) has the lowest contribution to customer loyalty. The number of mobile operators a person has is negatively related to customer loyalty. But, when other independent variables are entered into the regression, this relationship becomes statistically non-significant.

Assumptions of random errors and homoscedasticity have been met. This is also true for the assumption of the normality of residuals, because the graph shows a normal distribution pattern. Tolerance and VIF are at an acceptable level. The highest VIF was 2.02, and the lowest tolerance, 0.495. Average VIF is 1.704; therefore, we can conclude that collinearity is not a problem, since average VIF is not substantially larger than 1. The Durbin-Watson test showed a value of 2.019; therefore, residuals are uncorrelated. It is reasonable to expect that 5% of the residuals be outside +-2 standardized residuals. For our model, this would mean that 46 cases could satisfy this criterion. The data checking reveals that our sample has no cases outside the mentioned acceptable area for residuals. In addition, 16 cases are more than +-2.5 standardized residuals away, meaning that the level of error is less than 1% within our model, implicating that the model is acceptable. Furthermore, none of the cases has a Cook distance larger than 1.

The average leverage value should fall below 0.004 or 0.008 for the Koallin-Welsch criterion, or 0.012 using the Stevens criterion. In our sample, we have 16 cases that fall outside the stringent average leverage value of 0.004, but only two cases that exceed the criterion of 0.012. This will not necessarily have a large influence on regression coefficients, because they are measured at the outcome. When exploring the Mahalanobis distance, it can be noticed that, in the sample, there is one case over 25, the cut-off point for large samples (Barnett and Lewis, 1978 in Field, 2009). All standardized DFBetas have values below 1, therefore no cases will have any influence over the regression parameters. Furthermore, the covariance ratio for 12 cases lies outside the upper or lower boundaries, implicating that they influence the variance of the regression parameter. According to Stevens (2002 in Field, 2009), even in the case of significant outlier with a Cook parameter below 1, there is no need to delete this outlier because it does not have a great effect on the regression analysis. As all Cook parameters are below 1, there is no need to delete these cases. Missing values were not treated separately since 6 items that contained missing values were excluded from the analysis.

To ensure the validation of the results, a split sample procedure was applied. Following Field's (2009) suggestion, the sample was separated into two randomly split subsamples. One subsample comprised 80% of the cases, and the other, the rest of the sample, i.e. 20% of the total sample. This is consistent with Picard and Cook (1984), as well as with Stecker and Vanhonacker (1993), who suggest that other procedures than a 50:50 split sample are possible. They also suggest one-quarter, as well as one-third, randomly split subsamples for validating purposes. Results are presented in the Tables 4 and 5.

TABLE 4—Results of the hierarchical multiple regression analysis accounting for 80% of the initial sample

	Model 1			Model 2			Model 3			Model 4		
	B	beta	t-value	B	beta	t-value	B	beta	t-value	B	beta	t-value
Constant	4.827*** (0.126)		38.281	2.049*** (0.149)		13.789	1.566*** (0.134)		10.551	1.319*** (0.192)		6.851
No. of mobile operators[a]	-0.253** (0.089)	-0.106	-2.854	-0.098 (0.066)	-0.041	-1.474	-0.091 (0.062)	-0.038	-1.455	-0.084 (0.062)	-0.035	-1.343
Relational equity[b]				0.675*** (0.028)	0.667	24.115	0.465*** (0.034)	0.460	13.639	0.436*** (0.037)	0.431	11.768
Relationship commitment[b]							0.309*** (0.032)	0.326		0.287*** (0.034)	0.303	8.520
Company image[b]										0.088** (0.044)	0.071	2.014
R^2		0.011			0.452			0.516			0.518	
R^2 (adj)		0.010			0.451			0.514			0.516	
R^2 (change)		0.011			0.441			0.063			0.003	
F		8.143**			298.099***			255.810***			193.684***	
Effect size					0.804745			0.132231			0.004149	
Power					1			1			0.970128	

*Notes: N=725, **p<0.05, ***p<0.001, Standard errors are given in parenthesis. Method of including independent variables: [a] –enter method, [b]- stepwise method*
SOURCE: Author

Analysis of the 80% of the initial sample reveals the same pattern of relationships as in the total sample. When relational equity is added to the model (Model 2), R^2 increases by 44 percentage points. The further addition of relationship commitment (Model 3) and company image (Model 4) has increased R^2 by 6 percentage points and less than 1 percentage point, respectively. All F-values are statistically significant at 0.1% level. We can note that relational equity (β=0.431) has more influence on customer loyalty formation than relationship commitment (β=0.303) and company image (β=0.071). Also, in comparison with the total sample, it can be noticed that relational equity, as well as relationship commitment, have higher values to a small extent, and that company image has even lower influence on customer loyalty. The number of mobile operators a person uses has approximately the same value as before, and it still has a statistically non-significant relationship with customer loyalty.

This subsample also met assumptions of random errors and homoscedasticity, as well as the assumption of the normality of residuals. VIF (highest value is 2.001) and the tolerance (lowest value 0.500) were at acceptable levels. The Durbin-Watson test was 2.043. Therefore, no residuals are correlated. It is expected for 5% of the residuals to fall outside +-2 standardized residuals, i.e. 36 cases. In this model, we have less than 5% of the cases outside the mentioned borders of +-2 standardized residuals. Moreover, 12 cases fall outside +-2.5 standardized residuals. This has implications for the model because 1.5% of the standardized residuals fall outside the limit. But as this is no great value, it can be concluded that the sample conforms fairly accurately the model.

All Cook distances are below the acceptable cut-off of 1. Hence, the highest value is 0.0184. In our 80% sample, 19 of the cases fall outside the most stringent average leverage value criterion of 0.004. Two cases fall outside of even the Koalling-Welsch criterion of 0.012. But this will not necessarily have a large influence on regression coefficients because they are measured at the outcome. The highest value of the Mahalanobis parameter is 26, and it is on the border of the cut-off point for large samples. All standardized DFBetas are values below 1, therefore no cases will have any influence over the regression parameters. For covariance ratio, the situation is slightly different. Eight of the cases fall below the CVR criteria, therefore we can conclude that deleting the cases could improve the precision of some model parameters, but as the Cook distance is below 1, it is not necessary to exclude these cases from the analysis.

TABLE 5—Results of the hierarchical multiple regression analysis accounting for 20% of the initial sample

	MODEL 1			MODEL 2			MODEL 3		
	B	BETA	T-VALUE	B	BETA	T-VALUE	B	BETA	T-VALUE
CONSTANT	4.526*** (0.223)		20.339	1.736*** (0.251)		6.923	1.346*** (0.245)		5.482
NO. OF MOBILE OPERATORS[A]	-0.445** (0.153)	-0.205	-2.907	-0.160 (0.190)	-0.74	-1.471	-0.155 (0.102)	-0.071	-1.522
RELATIONSHIP COMMITMENT[B]				0.593*** (0.042)	0.713	14.205	0.393*** (0.054)	0.473	7.285
RELATIONAL EQUITY[B]							0.313*** (0.058)	0.345	5.353
COMPANY IMAGE[B]									
R^2		0.042			0.533			0.594	
R^2 (ADJ)		0.037			0.528			0.587	
R^2 (CHANGE)		0.042			0.491			0.061	
F		8.448**			109.517***			93.076***	
EFFECT SIZE					1.051392			0.150246	
POWER					1			1	

*Notes: N=196, **p<0.05, ***p<0.001, Standard errors are given in parenthesis. Method of including independent variables: [a] – enter method, [b]- stepwise method*

SOURCE: Author

In the 20% subsample analysis, results are different from those in the 80% subsample. Upon entering relationship commitment into the model (Model 2), R^2 increased by 49 percentage points. Upon adding relational equity into Model 3, it can be noticed that the R^2 value has changed only by 6 percentage points. All F-values are statistically significant at 0.1% level. In addition, relational equity has a smaller influence (β=0.345) on customer loyalty than relationship commitment (β=0.473). Hence, all relationships are still statistically significant. The number of mobile operators a person uses is negatively related to customer loyalty (β=-0.071) but this influence is not statistically significant. On the other hand, company image is not related to customer loyalty at all in this 20% subsample.

For this subsample, the assumption of random errors, homoscedasticity and the assumption of the normality of residuals have been met. VIF (1.949 highest value) and tolerance (0.513 lowest value) are at acceptable levels. It is expected that 5% of the residuals fall outside +-2 standardized residuals, i.e. 10 cases. In this subsample, there are 9 cases that fall outside +-2 standardized residuals. Therefore, less than 5% error is present in the model, and the model is acceptable. All Cook distances are below 1. The average leverage value is 0.0255, and two cases fall outside this border. But it is still below the second most stringent criterion of 0.051. The highest Mahalanobis parameter is 6, quite lower than the usual cut-off point of 12 for samples over 100. All standardized DFBeta values are below 1. The highest value is 0.46. A covariance ratio boundary does not satisfy five cases, therefore deleting cases could improve the precision of some model parameters. But as the Cook distance is below 1, it is not necessary to exclude these cases from analysis.

After performing the split sample procedure in the subsample that consisted of 20% of random cases from the initial sample, it can be noticed that image as a predictor variable is not present in the final model. Therefore, if we compare the initial sample and 20% subsample, it can be observed that R^2 (adj) is lower in the initial sample (0.517) in comparison with the 20% subsample (0.587). Hence, it can be concluded that customer loyalty can be better explained with just relationship commitment and relational equity, i.e. image can be excluded from the model. Therefore, we can conclude that the proposed hypotheses H1 and H2 have been confirmed. Contrary to these, H3 hypothesis has not been confirmed, because, in the 20% subsample, company image was not included in the hierarchical regression model. Also, H4 has not been confirmed because when other customer loyalty antecedents are added to the regression model, its influence on customer loyalty is statistically not significant. But its direction was correctly suggested, i.e. as being negative.

V. CONCLUSION

This paper contributes to the recognition of relationship commitment and relational equity as important antecedents of customer loyalty that should not be neglected. Additional findings concerning company image do not support the well-established idea that company image contributes to creating customer loyalty. Moreover, in the full sample model, company image contributes in the least degree to customer loyalty, while in the model validation stage, we found no significant relationship with customer loyalty in mobile telecommunications.

Research results could serve decision-makers in companies that seek to create and develop customer loyalty. Therefore, companies should invest in the development of relationship commitment if they want to boost customer loyalty. Relationship commitment, i.e. the desire to maintain a relationship, is developed through partnership with customers, as well as by offering value to customers. By collaborating with customers, a company can get more information about customer needs and desires, and consequently include customers' information in product/service design. They can also include customers in product/service innovation and reinforce relationships with them. This practice establishes a great pool of information for providing value to customers. Furthermore, providing value to customers also augments customer relationship commitment. With a products/services offering that satisfies a customer's needs and provides benefits, the customer perceives that he/she is getting value from a company. Consequently, the idea prevails that this is a relationship worth maintaining.

However, decision-makers have to take into account that there are some factors that hinder customer willingness to engage in a relationship with a company. These factors are perceptions of inconvenience and anticipated benefits, privacy concerns, involvement with a firm and shopping frequency (Ashley, Noble, Donthu and Lemon, 2011). Therefore, a company has to acknowledge their existence and act upon them in order to diminish their influence on building relationships with customers.

Research also established a relationship between relational equity and customer loyalty. Companies, through their actions, have to support a sense of fairness among their customers, as well. For a long-term relationship, it is necessary for customers to perceive that the relationship is equitable for all actors involved. Hence, a fair distribution of costs and benefits within a relationship is needed. For achieving relational equity, a company has to build collaborative relationships with customers. Information from these relationships, as well as customer insight, is highly valued in defining customer cost-benefit ratio perception.

Companies emphasize the role of positive image in developing relationships with customers. Research conducted, however, did not provide evidence for this claim. Moreover, company image is found to have little influence on customer loyalty compared with relationship commitment and relational equity. This could serve as a guiding light to companies that are investing a lot of energy into building consistent company image, while neglecting to build collaborative relationships that could augment customer loyalty formation more efficiently. Therefore, company image is not so important an element that corporate strategy, aimed at building customer loyalty, should focus too heavily on it.

Up till now, customer loyalty has been mostly conceptualized as a two-dimensional construct, consisting of attitudinal and behavioural loyalty. By including cognitive loyalty, companies can more profoundly understand their customers. This third dimension brings a new perspective to understanding customer loyalty. This is due to its operationalization as insensitivity to price due to loyalty. This will help decision-makers to identify those customer segments that continue doing business with a company even if prices increase.

Future research could concentrate on exploring other variables that will add to explaining how customer loyalty can be boosted. Further research could also be aimed at exploring the moderator effects of, for example, primary or multiple mobile operators on the relationship between customer loyalty and its antecedents. The limitations of this paper are evident in sampling units. As the sample consisted of mostly young people and women, results could provide additional value for decision-makers if an older and more gender-diverse population were included into the sample.

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PREDANOST U ODNOSU, RELACIJSKA PRAVEDNOST TE IMIDŽ PODUZEĆA KAO ELEMENTI RAZVOJA ODANOSTI POTROŠAČA

SAŽETAK

U radu se analizira povezanost odanosti potrošača s preduvjetima odanosti kao što su: predanost u odnosu, relacijska pravednost i imidž poduzeća. Spomenuti elementi rijetko se analiziraju, iako su važni kod stvaranja odanosti potrošača. Na temelju prethodnih istraživanja pretpostavlja se pozitivna povezanost između odabranih elemenata od utjecaja na odanost potrošača i same odanosti potrošača. Predloženi je konceptualni model provjeren na podacima dobivenima od korisnika mobilnih operatera. Istraživanje pokazuje da postoji statistički značajna pozitivna povezanost između predanosti u odnosu i relacijske pravednosti te odanosti potrošača. S druge strane, imidž poduzeća statistički značajno ne pridonosi stvaranju odanosti potrošača u mobilnim telekomunikacijama. Dodatno, rezultati dobiveni hijerarhijskom multiplom regresijskom analizom dokazuju da broj različitih mobilnih operatera, koje osoba koristi, nije povezan s odanosti potrošača kada se u model uključe predanost u odnosu, relacijska pravednost i imidž poduzeća. Na temelju rezultata istraživanja, rad nudi prijedloge za upravljanje odanosti potrošača.

Ključne riječi: *odanost potrošača, predanost u odnosu, relacijska pravednost, imidž poduzeća, telekomunikacije*