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ABSTRACT

Consumer commitment is essential to ensure the service success in extended and complex services, wherein the service drop-out rates are often appalling. To build a more robust consumer commitment theory and provide solutions for the critical issue of high service drop-out rates in complex and extended services, this study develops a model of consumer commitment and tests it using survey data from consumer clients in a national debt management program in the U.S. The results reveal that calculative commitment only leads to consumers' intention to remain, whereas affective commitment leads to a broader range of coproduction behaviors (i.e., individual initiative and civic virtue). Moreover, besides consumers' relationship investment, perceived organizational support enhances both types of consumer commitment. It also increases consumer compliance. This study contributes to the consumer commitment theory by examining additional drivers and behavioral outcomes of commitment and by revealing the different types of commitment on behavioral outcomes.

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1. Introduction

Different from services that involve simple service delivery and one-time service transactions, extended and complex services are continuously provided over multiple service encounters and customer participation is essential to ensure service success (Dagger and Sweeney, 2007; Arnould and Price, 1993). Typical examples of such services include various behavioral change counseling programs, such as weight loss, debt management, or smoking cessation programs. In these programs, consumers interact with service providers over an extended time period. They are required to overcome their destructive habitual behaviors and participate vigorously and intensively in the program to co-produce the desired service outcome. Due to this nature of the service, the dropout rates in these programs are often appalling. To illustrate, the Jenny Craig program, a commercial weight-loss program, had a drop-out rate of 58% (Locatelli et al., 2012); according to National Foundation for Credit Counseling (NFCC), at least 45% of the

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consumers who enroll in debt management/reduction programs drop out (Maeda, 2011).

Such high drop-out rates negatively affect all the parties involved in these types of services. For consumers, quitting these programs makes the time, money and effort already invested in the program a waste. What is worse, consumers may return to their destructive habitual behaviors that have been detrimental to their financial or physical well-being. For service providers, a high drop-out rate directly affects their revenue and even survival as a business. The high aggregate drop-out rates are also a great concern for relevant public policy makers as many of the problems (e.g., debts, smoking, or overweight) have become serious public and social issues. In summary, finding ways to strengthen consumer commitment to the service programs they join and developing effective strategies and policies to facilitate customers' participation in these service programs becomes an important marketing and social topic. Our research aims to seek solutions for this high service drop-out problem, to further explore the antecedents and behavioral outcomes of consumer commitment in extended and complex consumer services, and to build up consumer commitment theory in services literature.

The concept of commitment is considered to be an important building block of relationship marketing (Auh et al., 2007). Numerous studies have examined the critical role of customer commitment in service delivery across various service contexts such as insurance (Verhoef et al., 2002), auto repair (Bansal et al., 2004),

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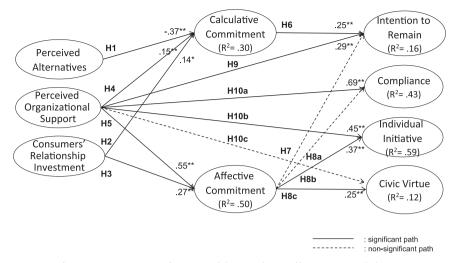


Fig. 1. A Consumer Commitment Model. Notes: *p < .05,**p < .01; two-tailed tests.

and financial services (Auh et al., 2007). Despite these studies, the current understanding of consumer commitment theory in extended and complex services is still somewhat incomplete for the following reasons. First, the role of commitment as a stabilizing psychological force that can direct one's behavior has not been sufficiently acknowledged. As a result, the investigation of behavioral implications of commitment has been mostly limited to consumers' switching or referral intentions (e.g., Bansal et al., 2004; Fullerton, 2005; Beatty et al., 2012). With a few exceptions (e.g., Bettencourt, 1997; Auh et al., 2007; Jones et al., 2010), consumers' coproduction behaviors as a result of their commitment to a service provider tend to be under-researched.

Second, the unique psychological mechanisms that can foster various dimensions of consumer commitment may have not been sufficiently explored. The commonly examined antecedents of consumer commitment are largely limited to satisfaction, trust, and switching cost (e.g., Bansal et al., 2004; Brown et al., 2005; Jones et al., 2007), most of which are predictors of consumer behavioral loyalty. But the feelings or beliefs that bind an individual to an organization can vary qualitatively and consumers may be committed to a relationship with an organization for various reasons (Meyer and Allen, 1991). Some important and unique drivers of commitment have yet to be identified.

Finally, with a few exceptions (e.g., Barksdale et al., 1997; Fullerton, 2011), the most frequently studied service encounters in commitment research are characterized by low customer participation, such as auto repair (Bansal et al., 2004) and telecommunications (Gustafsson et al., 2005). As an important psychological binding force, commitment is most needed in extended and complex services wherein consumers' persistent participation is essential for service continuation and success. To build a more robust consumer commitment theory, more commitment research needs to be conducted in extended and complex service contexts.

To address these gaps in consumer commitment theory, our study first analyzes the important attributes of commitment that distinguishes it from other related attitude constructs. Drawn upon theories of commitment, we then investigate the key factors that affect different types of commitment. Lastly, we examine the differential effects of different types of commitment on consumers' intention to stay and various types of coproduction behaviors (i.e., compliance, individual initiative, and civic virtue).

2. Literature review and conceptual development

Commitment is defined as a frame of mind or psychological state of individuals concerning relationship maintenance with an organization (Meyer and Allen, 1991; Rusbult et al., 2006). It is a psychological force that binds individuals to a specific organization (Becker, 1960; Bansal et al., 2004). As a stabilizing psychological force, commitment can change people's cognitions (e.g. expectancy) to make them consistent with their behaviors (Scholl, 1981). This stabilizing attribute distinguishes the commitment construct from related attitude constructs such as satisfaction.

Early theories of commitment in human relationships suggest that commitment is determined by both attraction and barriers forces (Levinger, 1965). Attractions are positive factors that draw people to remain in a relationship, while barriers are factors that prevent people from leaving a relationship. Rusbult (1983; 2006)'s Investment Model of Commitment further argues that there are three key driving forces of relationship commitment: (1) the positive qualities that attract the relational party to stay in the relationship; (2) the irretrievable investments made in the relationships that prevents one from ending the relationship; and (3) the perceptions of potential alternative relationship partners in the marketplace. Drawing upon the previous research, we use three constructs in our conceptual model-perceived organizational support, consumers' relationship investments, and perceived availabilities of alternatives-to capture each of these three driving forces respectively (See Fig. 1). Perceived organizational support reflects a service provider's positive qualities that attract consumers to remain in the relationship. It also represents consumers' perceptions of an organizations' investment in a relationship. Consumer's relationship investments reflect the time and effort consumers put into a relationship and it prevents consumers from switching to a different service provider. Perceived availability of alternatives, a contextual factor in the relationship, reflects the service provider's competitive position in the marketplace. We propose that all of these three factors impact commitment.

Commitment gives direction to behaviors (Meyer and Herscovitch, 2001; Rusbult, 2006). This is another distinctive attribute of commitment. As a motivating force, commitment not only directs membership decisions, but also guides role performance and extra-role behaviors (Scholl, 1981; Auh et al., 2007). This attribute endows commitment with unique predictive and explanatory power for a wide range of consumer behavioral outcomes far beyond retention. In our conceptual model, in addition to intention to remain, we also investigate three co-production behaviors as the outcomes of commitment: compliance, individual initiative, and civic virtue. These behavioral outcomes are central to service relationships in extended and complex services wherein Download English Version:

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