



# The role of employee relationship proneness in creating employee loyalty

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## Abstract

**Purpose** – The paper aims to investigate the impact of employee relationship proneness (RP) on the three different types of attitudinal loyalty (affective, calculative, and normative commitment (NC)) and relate these different types of attitudinal loyalty to employee loyalty behaviours in terms of word-of-mouth, intention to stay (ITS), benefit insensitivity (BI), and complaining (COM).

**Design/methodology/approach** – An empirical research among 199 employees of a bank was conducted to test the hypothesized model.

**Findings** – Structural equation modelling results reveal that employee RP is a strong antecedent of affective and NC. Affective commitment plays a pivotal role in creating all positive loyalty behaviours of employees, whereas NC only supports ITS and BI while it has a negative impact on COM. Calculative commitment has a negative impact on BI and COM.

**Research limitations/implications** – As a result of the single industry, cross sectional design the external validity of the findings is somewhat limited.

**Practical implications** – The main practical implication of the study is that banks should incorporate RP when assessing potential employees. These relationship prone employees are most likely to exhibit affective and NC, which can be considered as the foundation of employees' loyalty behaviours.

**Originality/value** – The value of this paper is that we develop an extended model on the complex phenomenon of employee loyalty which is generally acknowledged as one of the important building blocks of customer loyalty and the organizational performance of a bank.

**Keywords** Banks, Employee relations, Individual behaviour, Employee attitudes

**Paper type** Research paper

## Introduction

The objective of our study is to investigate the effect of employee relationship proneness (RP) on attitudinal and behavioural loyalty in a bank setting (Dick and Basu, 1994). The starting point of our research is the assumption that employees who exhibit a relatively stable and conscious tendency to engage in a relationship with their employer, are most likely to actually become a loyal employee. From a service profit chain perspective (SPC), employee loyalty is recognized to be an important determinant of customer loyalty and ultimately the success of a service organization (Heskett *et al.*, 1994). In addition to the initial conceptual work on the SPC, some empirical studies have been completed, indeed indicating that employee retention leads to increased service value (Payne *et al.*, 2001). Also, Kamakura *et al.* (2002) demonstrated the



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positive effect of favourable customer perceptions about an organization's employees on customer loyalty.

Employee RP is a recently introduced individual difference variable that refers to the idea that employees differ in the extent to which they are intrinsically inclined to engage in a relationship with their employer (De Wulf *et al.*, 2001). In a customer context, it has been shown that customer RP has a positive impact on customers' attitudinal loyalty in terms of relationship commitment (Odekerken-Schröder *et al.*, 2003).

In the literature on organizational behaviour, Allen and Meyer (1990) distinguish between different types of attitudinal loyalty in terms of affective, calculative (continuance) and normative commitment (NC). The differences between these different types of attitudinal loyalty reflect the psychological state that binds the employee to the organization. Affective commitment (AC) refers to the emotional attachment to an organization, while calculative commitment (CC) refers to the costs that employees associate with leaving the organization and NC refers to the employees' feelings of an obligation to remain with the organization. They argue, that a more comprehensive understanding of the link between attitudinal and behavioural loyalty will be achieved when all three types of commitment are considered simultaneously.

In the existing literature on consumer behaviour it is generally accepted to incorporate different types of customer loyalty behaviour (Zeithaml *et al.*, 1996). In this study, we apply these insights to an employee context to address the conceptual richness of behavioural loyalty and its diverse manifestations: positive word-of-mouth (WOM), intention to stay (ITS), benefit insensitivity (BI), and complaining (COM).

The contribution of this study is twofold. We investigate the impact of employee RP on the three different types of attitudinal loyalty, whereas previous studies on RP took place in a customer context and focused on a one-dimensional approach of attitudinal loyalty. In addition, we relate these different types of attitudinal loyalty to a comprehensive multi-dimensional framework of employee loyalty behaviour. Or in other words, the research question of this study is: what is the impact of RP via attitudinal loyalty on behavioural loyalty.

We report an empirical research among 199 employees of a bank in three mid-sized towns in Belgium that was conducted in order to test the proposed relationships between the concepts.

With our research we hope to enlarge the theoretical understanding of the impact of employee RP, as a personal difference variable, that reflects the extent to which an employee is intrinsically inclined to engage in a relationship with an employer, on attitudinal and behavioural loyalty. In addition, we enlarge the theoretical knowledge on the relationship between the different dimensions of attitudinal and behavioural loyalty. From a managerial perspective the implications of our research will be relevant in terms of human resource management and the recruitment and selection of new employees. For a bank it is for financial and continuity reasons important to attract employees that are willing to display loyal behaviour. The impact of an employee's RP on employee loyalty will be shown as well as how to manage the commitment of an employee in order to increase employee loyalty.

We continue with a description of the theoretical background of our conceptual model. Next, we formulate hypotheses about the interrelationships between the concepts. Then we describe the research design and the results of the empirical study.

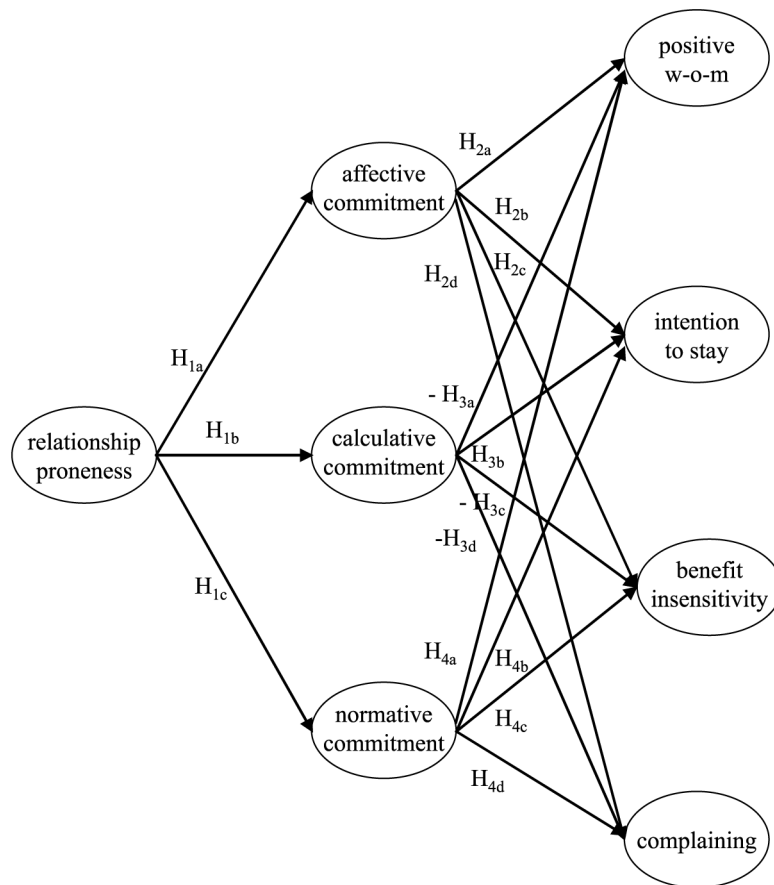
Finally, we come up with conclusions, managerial implications, limitations, and directions for future research.

**Theoretical background**

Figure 1 shows the conceptual model underlying this study. In this section, we will elaborate upon employee RP, the three types of attitudinal loyalty and the four types of behavioural loyalty.

*Employee relationship proneness*

For banks it is interesting to know which employees are most likely to reveal attitudinal and behavioural loyalty to their bank. Therefore, we investigate the individual difference variable of employee RP. In an employee context, we define employee RP as an employee's relatively stable and conscious tendency to engage in a relationship with an employer (De Wulf *et al.*, 2001). In the current context, employee RP refers to the stable tendency of an employee to engage in relationships with his employer and can, therefore, be considered as an individual difference variable.



**Figure 1.**  
Conceptual model

In addition, we emphasize a conscious tendency to engage in relationships as opposed to a tendency to engage in relationships based on inertia or convenience (Dick and Basu, 1994). Moreover, the concept of proneness is focused on the tendency to engage in relationships as opposed to the tendency to maintain or enhance relationships. The latter would not be generic as it would be contingent upon a particular bank, leading to a close resemblance to the construct of commitment. Finally, since several authors stress that an employee's proneness to engage in relationships might vary across groups of employers (Bendapudi and Berry, 1997; Christy *et al.*, 1996) (e.g. banks versus supermarkets). While many studies in the marketing literature dealt with relationships based on dependence and locking in (constraint based relationships) employee RP focuses on positive motivations of employee's to engage in a relationship with their employer (dedication based relationships) (Bendapudi and Berry, 1997). In a customer context, Christy *et al.* (1996) used the term psychologically predisposed to express the idea that some individuals are intrinsically inclined to become loyal. It is our firm belief that this psychological predisposition, which differs between employees, can also be applied to the current context.

#### *Attitudinal loyalty*

In an employee context, Allen and Meyer (1990) distinguish three different types of attitudinal loyalty: AC, calculative (continuance) commitment and NC. Given their conceptual differences, they will have a different impact on loyalty behaviours (Allen and Meyer, 1990; Meyer and Allen, 1991). In line with Geyskens (1998) we consider it to be important to distinguish between these different types of commitment. AC can be defined as an employee's desire to continue a relationship with a specific employer because of the enjoyment of the relationship for its own sake, apart from the instrumental worth and because this employee experiences a sense of loyalty and belongingness (Allen and Meyer, 1990; Geyskens *et al.*, 1996). Calculative or continuance commitment can be defined as the degree to which an employee experiences the need to maintain a relationship with a specific employer, given the significant perceived switching costs associated with leaving (Allen and Meyer, 1990; Geyskens *et al.*, 1996). And NC is reflected in the (moral) obligation of an employee to stay in a relationship with a specific employer (Allen and Meyer, 1990). In a banking context the distinction between different types of attitudinal loyalty has important consequences as they will have a differential impact on different types of loyalty behaviour.

#### *Behavioural loyalty*

With regard to customer loyalty behaviours in a service setting Zeithaml *et al.* (1996) propose a comprehensive, multi-dimensional framework. This framework was conceptually comprised of the following four main dimensions:

- (1) positive WOM communications;
- (2) purchase intentions;
- (3) price insensitivity; and
- (4) COM behaviour.

In line with their study, we distinguish between positive WOM, ITS, BI, and COM, representing a multi-dimensional framework of positive loyalty behaviours in

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an employee context. In an employee context, positive WOM relates to an employee's willingness to say positive things about the bank and the readiness to recommend the bank to others. ITS (purchase intentions in a customer context) refers to an employee's willingness to remain a steady employee of the bank, in other words not considering quitting the bank and considering the bank as a first choice. BI (price insensitivity in a customer context) pertains to an employee's tendency to be indifferent with respect to the remuneration (salary or fringe benefits) offered by alternative employers. Finally, COM behaviour articulates an employee's willingness to express his/her criticism to the bank itself and not to external organizations or leaving the bank without further notice. Thereby providing the bank an opportunity to make up for the problems that occurred.

### **Interrelationships between the concepts**

Individual characteristics have often been considered as antecedents of commitment (Rylander *et al.*, 1997). In a customer context Storbacka *et al.* (1994) further indicated that an individual's general interest in relationships influences the level of commitment to a relationship. Since, employee RP refers to a kind of intrinsic motivation to engage in relationships, we expect a positive influence on the dedication based types of attitudinal loyalty: affective and NC, while we expect a negative influence on the constraint based type of attitudinal loyalty: CC.

Therefore, we formulate the following hypotheses:

*H1a.* Relationship proneness has a positive effect on affective commitment.

*H1b.* Relationship proneness has a negative effect on calculative commitment.

*H1c.* Relationship proneness has a positive effect on normative commitment.

Liljander and Strandvik (1993) concluded that commitment, representing attitudinal loyalty, and behavioural loyalty intentions are related concepts. Moreover, Moorman *et al.* (1992) suggested that individuals who are committed to a relationship might have a greater propensity to act because of their need to remain consistent with their commitment.

The nature of affective, calculative and NC is different, in terms of the focus on the genuine want to stay, the need to stay out of economic and/or psychological investments and the need to stay out of moral obligations. We argue, that the genuine want to stay (AC) and the need to stay out of moral obligations (NC) indeed have a positive impact on loyalty behaviours, whereas the need to stay out of economic and/or psychological investments (CC) is negatively related to loyalty behaviours with the exception of ITS. Affective and NC can be considered to be driven by mere intrinsic personal considerations such as personal attachment or personal norms, while CC is rather based on an extrinsic rational trade-off of costs and benefits comparing the focal bank with potential alternatives and the sunk costs made to establish the relationship (Meyer and Allen, 1991). An individual who is mainly calculatively committed is rather sensitive to any change in the cost/benefit ratio in the marketplace. And, therefore, employees who show a high level of CC will be unwilling to voice positive WOM and complaints and will be rather benefit sensitive, because there is no true intrinsic motivation to be loyal to the bank. However, it might be expected that they stay with the bank mainly because of high perceived switching costs or other (perceived) constraints, resulting in an increased ITS.

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Therefore, we formulate the following hypotheses:

- H2.* There is a positive relationship between affective commitment and (a) word-of-mouth (b) intention to stay (c) benefit insensitivity and (d) complaining.
- H3.* There is a negative relationship between calculative commitment and (a) word-of-mouth (c) benefit insensitivity and (d) complaining; there is positive relationship between calculative commitment and (b) intention to stay.
- H4.* There is a positive relationship between normative commitment and (a) word-of-mouth (b) intention to stay (c) benefit insensitivity and (d) complaining.

### Research design

Data were collected by means of a one-stage area cluster sampling procedure. First, we randomly selected three mid-sized towns in the Flemish part of Belgium. Within these towns the employees of all these financial services providers (bank branches) received a questionnaire in their professional mailbox. Employees were requested to submit their completed questionnaires to a central office in their bank branch, where the researchers could collect the completed questionnaires. In total 268 questionnaires were distributed and 199 correctly completed questionnaires were returned and used for the analyses. The sample was found to be representative for the employees of the focal bank in terms of age and gender. The sample consists of 60 per cent male employees and 40 per cent female employees. Their ages ranged from 18-30 (25 per cent), 31-40 (39 per cent), 41-50 (23 per cent) to older than 50 (13 per cent).

The design of the questionnaire was based on multiple-item measurement scales that have been validated and found to be reliable in previous research (Table I). The questionnaire was pre-tested with four bank employees. A pilot study has been conducted among a bank branch that was not included in the final sample. No adaptations in the questionnaire seemed to be necessary based on the pre-test and the pilot study apart from slight modifications in the wording of the questions that were made after the pilot study. All constructs were measured on seven-point Likert scales ranging from completely disagree to completely agree. The final measurement items of the different constructs are shown in Table I.

### Results

In order to test our conceptual model, structural equation modelling with observed variables was conducted using maximum likelihood estimation in LISREL 8.3. A variance-covariance matrix was calculated using LISREL's companion program PRELIS and was used as input for the path analyses. We subsequently analysed the overall model, the measurement model and the structural model.

#### *Overall model evaluation*

In the overall model, the  $\chi^2$  value is significant at  $p < 0.001$  (227.05 with 137 degrees of freedom), a finding not unusual with large sample sizes (Doney and Cannon, 1997). The ratio of  $\chi^2$  to degrees of freedom is 1.66, which can be considered as adequate.

**Table I.**  
Final measurement items  
and measurement model

	Composite reliability	Variance explained	Loading
Relationship proneness (based upon De Wulf <i>et al.</i> , 2001)	0.85	0.66	0.55
			0.92
			0.92
Affective commitment <sup>a</sup> (based upon: Allen and Meyer, 1990)	0.67	0.51	0.66
			0.76
Calculative commitment <sup>a</sup> (based upon: Allen and Meyer, 1990)	0.92	0.79	0.79
			0.94
Normative commitment <sup>a</sup> (based upon: Allen and Meyer, 1990)	0.87	0.70	0.75
			0.88
			0.89
			0.72

(continued)

	Composite reliability	Variance explained	Loading
Positive word-of-mouth (based upon: Zeithaml <i>et al.</i> , 1996)	0.90	0.81	0.90
			0.90
Intention to stay (based upon: Zeithaml <i>et al.</i> , 1996)	0.55	0.38	0.70
			0.52
Benefit insensitivity (based upon: Zeithaml <i>et al.</i> , 1996)	0.79	0.66	0.83
			0.79
Complaining (based upon: Zeithaml <i>et al.</i> , 1996)	0.49	0.34	0.41
			0.71

**Notes:** <sup>a</sup>For each construct we initially selected four out of eight items, because of restrictions in questionnaire length, set by the bank managers. We used three criteria to make this selection: (1) high(est) factor loadings in the original study; (2) applicability in the current context; and (3) meaningful translatability of differences in nuances from English into Dutch; <sup>b</sup> reversed item

Table I.



The values of GFI (0.89) and AGFI (0.85) are somewhat lower than those of CFI (0.94), IFI (0.94) and NNFI (0.92). This result is mainly due to the former measures being more easily affected by sample size and model complexity. In general, the indicated fits are good, including RMSEA, which is 0.058, and SRMR, being 0.095. Given the objectives of our study, the adequacy of these indices, given the fact that the model was developed on theoretical bases, and given the relative complexity of the model, no model re-specifications were made.

#### *Measurement model evaluation*

We assessed the quality of the measurement model (Table I) on unidimensionality, convergent validity, reliability, and discriminant validity. Reliability was indicated by composite reliability measures all exceeding 0.70 except for AC, ITS and COM. Discriminant validity was tested in a series of nested confirmatory factor model comparisons in which correlations between latent constructs were constrained to 1, and indeed  $\chi^2$  differences were significant for all model comparisons ( $p < 0.01$ ). In addition, the average percentage of variance extracted for nearly all constructs was greater than 0.50, except for ITS and COM. In sum, the measurement model (Table I) is clean, with evidence for unidimensionality, convergent validity, reliability, and discriminant validity.

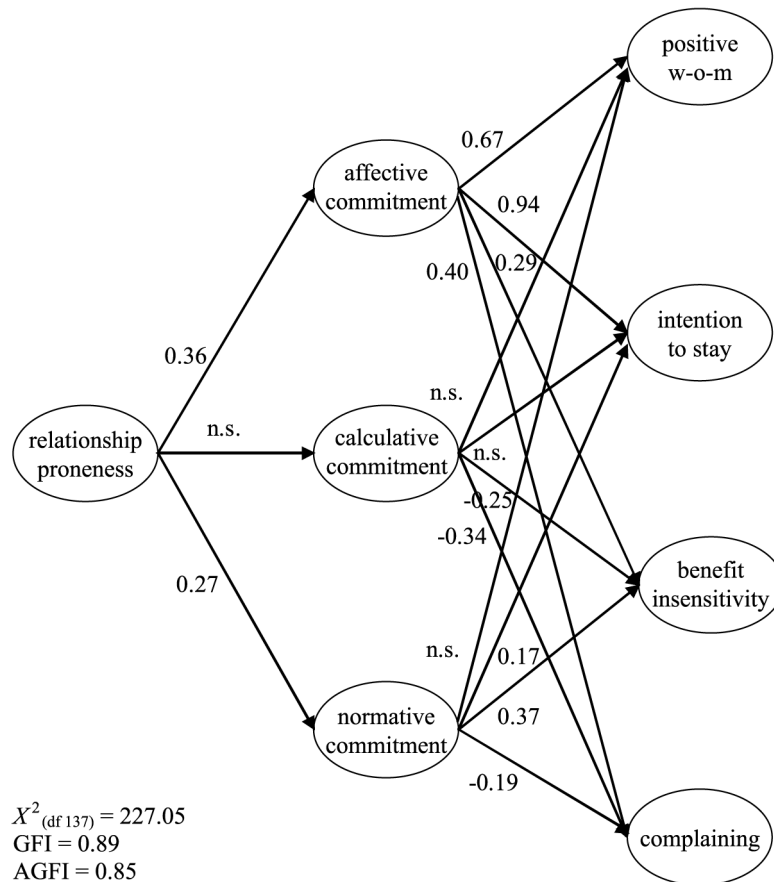
#### *Structural model evaluation*

Figure 2 contains the detailed results related to the structural model.

Ten out of fifteen tested relationships are significant and in the hypothesized direction. We failed to find support for the positive effect of RP on CC. This might be due to the fact that employee RP is built upon an intrinsic motivation, while CC, is merely based on a financial cost/benefit trade-off. We also could not find support for the negative effect of CC on positive word. Apparently, there is no relationship between employees who experience a constraint-based relationship with their employer and their positive WOM. Moreover, our results did not support the positive effect of CC on ITS. A potential explanation for this finding could be that ITS is mainly driven by dedication-based antecedents, rather than by constraint-based CC. A fourth relationship that could not be supported is the positive effect of NC on positive WOM. Possibly, an employee who feels a moral obligation to stay with the bank is not willing to share this moral obligation with others. Finally, in contrast to our positive hypothesis, our data suggested a negative impact of NC on COM. In line with the literature, we might argue that COM would put the bank in a bad light, which would lead to psychological discomfort arising from cognitive dissonance (Aronson, 1992).

#### **Conclusions and managerial implications**

The main conclusions from this study are that employee RP, as an individual difference variable, impacts on behavioural loyalty in terms of positive WOM, ITS, BI and COM via affective, calculative and NC. More relationship prone employees are more likely to actually become a loyal employee than less relationship prone employees. From a SPC, employee loyalty is recognised to be an important determinant of customer loyalty and ultimately the success of a service organisation (Heskett *et al.*, 1994). Therefore, we might conclude that employee RP, via employee loyalty in the end might also contribute to customer loyalty and the bank's performance.



$X^2_{(df 137)} = 227.05$

GFI = 0.89

AGFI = 0.85

CFI = 0.94

IFI = 0.94

NNFI = 0.92

RMSEA = 0.058

SRMR = 0.095

All shown coefficients significant at  $p < 0.001$

Figure 2. Structural model

In more detail, the results of this study clearly show the strong effect of employee RP on affective and NC. Indicating that employee RP is an important personal difference variable to consider when aiming for dedication based attitudinal loyalty in terms of affective and NC. AC turns out to be the most important determinant of employee loyalty behaviours. Its predominant impact on ITS, but also on the other three loyalty behaviours, illuminates the immense potential of AC. NC has the expected positive impact on ITS and BI. This finding implies that employees, who are normatively committed, intend to stay with the current bank, without considering alternative offers. However, these employees are not willing to voice their commitment to others. Finally, CC demonstrates the hypothesized negative impact on BI and COM.

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These findings indicate that banks have to be very careful in the recruitment and selection procedure. We suggest that banks have to screen potential employees on their RP in addition to more traditional indicators like work experience, skills and abilities. Although this will be less tangible than someone's curriculum vitae, it will be worth the effort. Moreover, the results of our study clearly demonstrate that AC is an important determinant of behavioural loyalty. AC deals with having a sense of belongingness, being happy being an employee, feeling emotionally attached, and feeling part of the family of the bank. Moreover, it deals with having a comfortable and reliable relationship with the bank. Improving these aspects of AC has a positive influence on behavioural loyalty. A bank should make sure that an employee is treated as a true individual which the organization is really interested and cares for. This might be achieved by personal coaching, facilitating employees to perform their job by enabling them to satisfy the customers, and by creating a pleasant and collegial working atmosphere. NC, which has a positive impact on ITS and BI, will be influenced by an employee's experiences both prior to and following entry into the organization. Prior to entry refers to familial and cultural socialization, for instance if parents have been long-term employees of an organization and have stressed the importance of organizational loyalty. Following entry refers to the organizational socialization leading to the belief that the organization expects the loyalty of its employees (Allen and Meyer, 1990; Wiener, 1982). In order to stimulate NC, a bank should offer employees personal responsibility in their jobs, ultimately resulting in an overall responsibility towards the organization. Caution has to be taken on calculatively committed employees, since their CC results in an increased sensitivity to alternative offers in terms of more attractive remuneration.

### **Limitations and suggestions for future research**

A first potential shortcoming in the study is common method bias. As we used one single questionnaire to measure all constructs included, the relationships between these constructs may be somewhat inflated. Moreover, no database information has been used as input for measuring actual behaviour. This study could be improved with access to more substantial data on employees' professional lives that are not subject to potential recall loss. It would then be possible to look at a longer time period and to perhaps incorporate contextual information. In addition to employee RP as a personal difference antecedent of attitudinal loyalty, future researchers might include other personal difference variables like self-efficacy, innovativeness, and variety seeking. Moreover, other generally recognized antecedents of attitudinal loyalty such as satisfaction and trust might be incorporated in a conceptual model explaining employee loyalty. With respect to the measurement items, we have to conclude that the scales used to measure ITS and COM could be improved. In a follow-up study we have to develop a more appropriate scale. Moreover, it must be recognized that our sample of Belgian bank employees cannot necessarily be generalized. Future studies need to assess the generalizability of our findings to other contexts. Furthermore, future research should concentrate on issues that could help management to identify, to attract and to retain employees with strong RP, high affective and NC since these employees show a high propensity to be loyal to the bank.

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In conclusion, it is hoped that this research will stimulate further research into the complex phenomenon of employee loyalty as one of the important building blocks of customer loyalty and the organizational performance of a bank.

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