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The Effect of Customer Trust on Customer Loyalty and Customer Retention: A Moderating Role of Cause Related Marketing

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Abstract - A large number of researchers have accredited the importance of Customer Trust, Customer Loyalty, Customer Retention and Cause Related Marketing, however they generally discuss about their segregate effect on other variables in developed countries. Slight evidence is obtainable on Customer Trust, Customer Loyalty, Customer Retention and Cause Related Marketing from under developed countries like Pakistan. This study analyzes the Effect of Customer Trust on Customer Loyalty and Customer Retention and the Moderating Role of Cause Related Marketing in Cellular Service Operators like Mobilink, Telenor, Warid, Ufone and Zong. The outcome of the study refers that the Customer Trust, Customer Loyalty and Cause Related Marketing have a positive association but surprisingly the Customer Trust and Customer Retention have negative association in Pakistani context. Pakistani Cellular Service Operators have need to clearly define and reframe their policies regarding religious aspect, creating more ease to understand complex price structure and thoroughly understanding buying patterns of customers to retain them for a long life.

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I. INTRODUCTION

For decades the conception of trust has achieved appreciable implication in the field of marketing, not only for products as well as for services (Kantsperger & Kunz, 2010). Harridge-March (2006) depicts that when we have to make a choice among different products of a same category then trust involves. It is an essential asset of a person, product, organization, institution and skill, the buyer will go for trust worthy asset mentioned above. Al Hawari (2011) suggested customer trust as an important variable that enhances customer commitment, he also stated that quality of services enhances customer trust. Loyalty, for years, has an important and fundamental ingredient of marketing (Ball, Coelho & Macha's, 2003). It has been a burning subject matter in marketing, not only for commerce academics, but also for industry managers (Vieira & Damacena, 2007).

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After restraining the state of trust customer tends towards loyalty. As Ndubisi (2007) finds that trust is a very important factor that built loyalty and there is a significant and positive relationship between trust and loyalty. Building customer confidence and providing quality service leads the organization towards enhancing customer trust and at the end trust makes the customer loyal.

Customer retention has been a noteworthy issue since the mid-1990s (Ang & Buttle, 2005). So for the application of marketing plans, marketing department need a lot of financial, technological and human resources. The marketing department of every company realizes that its cost is lesser to retain the prior customer than getting in hands new customers (Coyles & Gokey, 2005). Basically customer retention is a serious business intention (Farquhar, 2003), because it requires more finance as cost to sell the products or services to fresh customers rather than selling these products or services to the existing customers (Aydin & Ozer, 2004).

Cause-related marketing is also an important variable that illustrates good image of organization in the mind of customers. It has found that customer has an extra element of sympathy and better perception towards the organization that works for betterment of society and good causes (Farache, Perks, Wanderley & Filho, 2008). On the whole, Cause-related marketing is a tool which creates relationship with customer and now it becomes the crucial part of corporate marketing plan (Gupta & Pirsch, 2006). It increases the efficacy of the organization that is a very important factor to construct and prolong the corporate image of the organization (Papasolomou, Demetriou & Crowther, 2006).

Customer trust, Customer loyalty, Customer retention and Cause-related marketing are very important factors concerning to marketing management. The majority of research on customer trust and other variables are conducted in western context, it is necessary to investigate the relationship of these variables in Pakistani context.

Impact of Cause-related marketing on customer trust and customer loyalty and importance of customer retention are key factors, in Pakistani context, for Marketers because trust is the basic and essential element of every relation and behavior, hence become



the most important and influencing factor of marketing in every aspect. One can't deny the importance of trust as it is the basic ingredient of relationship. Extensive research has been conducted on trust through different dimensions. Significantly literature suggests positive relationship between trust and loyalty (Harris & Goode, 2004). Moreover, trustworthy customer supposed to be more loyal to the organization. Cause-related marketing is becoming major concern of today's marketing strategies of multinational and developed organizations. The consequences show that cause-related marketing is beneficial for both the organizations. The campaign provides awareness to the world about specific issue and gets financial support from donors and also from alliance organization while on other hand enhances the reputation of the corporation by increasing profit, social impression and customer loyalty (Berglind & Nakata, 2005). The author gives an example of cause-related marketing is partnerships between American Heart Association and Macy's and Pfizer. The effort generates approximately 32 billion dollars in donation to the charitable organization and on the other hand generates approximately 1 billion dollar image in the mind of customers of that organization.

Present study is an attempt to explore the effect of Customer Trust on Customer Loyalty and customer retention by moderating effect of Cause Related Marketing in under developed country i.e. Pakistan among cellular service companies. Cellular service companies play a vital role in Pakistan economy. They create lot of jobs which decrease unemployment and generate investment and tax for the government of Pakistan which ultimately strengthen Pakistan economically. The research findings will be utilized by marketers of these Cellular companies to develop Customer trust by making them loyal and long life retaining through their cause-related marketing strategies. The research will focus on the ways to create trust in Pakistani culture and longtime Customer retention. At the end research will be significant to develop the cause-related marketing strategies that will be according to perceived value of its customers. The idea of cause-related marketing was first used in 1980s and it proves its significance by generating financial and non-financial benefits for both, the organization and charity firm. Its importance now needs to analyze in Pakistan.

II. LITERATURE REVIEW

a) *Customer Trust and Customer Loyalty*

Trust is the name of confidence and belief which customer attach with some organization and consider that what he or she aspect that should be delivered (Deutschi, 1958). Actually trust is a relation who attaches the customer with the company. Trust also involves between the employees of an organization. The higher level of trust upon each other in multinational and

multicultural organizations creates productive relationships, which at the end generates long term benefits for the organizations (Leonidou, Talias & Leonidou, 2008). Basically Trust plays an important role at e-business. Because at e-market privacy and security are keys elements to develop trust (Yousafzai, Pallister & Foxall, 2003). Trust development is more suitable to trade when considering the business to consumer market (Wirtz & Lihotzky, 2003). Even in store salesperson behavior influences more to build trustworthy relationships (Swan, Bowers & Richardson, 1999). Sales effectiveness ultimately increases the trust of customer (Johnson & Grayson, 2005). Salesperson behavior plays a vital role in trust building (Pappas & Flaherty, 2008).

Many researchers found that salesperson behavior also influence customer trust (Pappas & Flaherty, 2008; Swan, Bowers & Richardson, 1999). Furthermore Trust development is more suitable to trade when considering the business to consumer market. Customers trust more on highly reputed organization and, while marketing organization need more emphasis to correspond organizational distinctiveness more than the product features (Keh & Xie, 2009). Trust also involves between the employees of an organization. Ultimately Trust development is more suitable to trade when considering the business to consumer market (Wirtz & Lihotzky, 2003) It is also found the offer attributes and support from staff at any dynamic condition make customers trustworthy (Ruyter, Moorman & Lemmink, 2001). Macintosh (2009) suggested that the factor of awareness and knowledge with the service provider enhance customer trust that is significantly influenced by rapport construction. That relationship satisfaction makes customer trustworthy (Miyamoto & Rexha, 2004). Furthermore trust has direct connection with loyalty, in service industry, the element of trust involves between its provider and its customer. Customer trust is a mean to buy a product or service and that customer trust have a straight relationship with the customer loyalty (Ribbink, Liljander & Streukens, 2004). Normally customer trust boost up when the trust worthy branded item placed at the trust admirable environment and sells by a praiseworthy individual. Customer trust in results increases the customer loyalty (Guenzi, Johnson & Castaldo, 2009).

When the customer have trust on services and products of a company then that thing lead it towards the loyalty (Ribbink, Liljander, & Streukens,2004). There are several determinants that determine customer loyalty but the role of trust is crucial that determines customer loyalty. Further, service quality derives offline and perceived value derives online loyalty (Harris & Goode, 2004). Moreover, trust has greater impact over loyalty as studied by 5, that when the level of trust is greater on the supplier then loyalty will increased and customer want to retain with the supplier by increasing

the level of commitment (Rauyruen & Miller, 2007). Basically Organizational success was much easier when its customer is loyal and that loyalty gives the benefit of retention, in form of continuous attachment of the customer with the organization (Kandampully & Suhartanto, 2000). Most of companies when design their objectives and strategies they take in consideration to the loyalty. Marketer around the globe agreed upon that, to get the customer is not enough but retaining the customer is the actual game. For this essential purpose customer loyalty plays a virtual role. Customer loyalty makes a plat form where the customer ready to stay maximum time with the organization and cause for long term benefit. Loyalty is basically a name of inspiration with the company products or services. Loyalty is not beneficial for the organization to increase its market share just as well as it facilitates the customer to buy a right product and decrease the post purchase dissonance (Duffy, 2003). Basically differentiation, a broad area of study that includes customer concern and ease, also enhance the loyalty level when considering the object leaning customer over the electronic network (Souitaris & Balabanis, 2007). Customer relationship building is the essential aspect of exploring, creating and sustaining customer loyalty (Wong, Chan, Ngai & Oswald, 2009). Basically E-loyalty is difficult to increase as lot of risk attached to this medium. Customization, be concerned, privacy, security and many other factors enhance customer loyalty (Srinivasan, Anderson & Ponnnavolu, 2002). But multiple channels retailing policy facilitate to builds up customer loyalty (Wallace, Giese, & Johnson, 2004).

Empirical evidences shows that level of loyalty is higher in online services as compare to offline (Shankar, Smith & Rangaswamy, 2003). Within service industry it has been analyzed that personnel loyalty is very high. Customer wants to be treated by the same person. Hence especially the service organizations need to clarify the credibility of their staff to make customer more personal loyal (Bove & Johnson, 2006). There are several ways to identify loyalty and this illustrates the multi-dimensional nature of loyalty (Thiele, 2005). As loyalty is multidimensional which describes that value added services also derive customer loyalty (Szeinbach, Barnes & Garner. 1997). In results loyal customers tend to further purchase the products even when the prices are high with understandable explanations (Martin, Ponder & Lueg, 2009). There are several determinants of loyalty which includes service quality, perceived value, and corporate image (Lai, Griffin & Babin, 2009).

Satisfaction has greater influence over customer loyalty. The empirical evidences shows that when organizations give more importance to the expectations of its customers then in derives the customer loyalty (Flint, Blocker & Boutin, 2011). The better management of product returns of lower risky products makes customers to be more loyal. This loyalty is also found for

highly risky products as the return of high risk products mainly related to technical and practical problem and vagueness (Ramanathan, 2011). Customer loyalty constructs customer retention. Customer loyalty is a feeling that marketers portray to their customers about value creation (Kumar & Shah, 2004). It has been found that making customer loyal by different loyalty programs increases their lifetime commitment (Waarden, 2007). Attitudinal loyalty also involves when something is being produced by both, its supplier and its customer. Production involvement makes the customer attitudinally loyal (Auh, Bell, McLeod & Shih, 2007). Empirical evidences provides that formalized meetings with customers and giving value to their opinions during meetings make customers more satisfied and ultimately more make them loyal (Ellinger, Daugherty & Plair, 1999). Even lot of researchers concluded loyalty as the outcome of satisfaction. But 35 found that including satisfaction, economic switching barriers and social ties are also very significant indicators of loyalty (Woisetschlager, Lentz & Evanschitzky, 2011).

The subsequent hypothesis explain the projected relationship between Customer Trust and Customer Loyalty

H1: Customer Trust is positively associated with Customer Loyalty.

b) Customer Trust and Customer Retention

World widely customer retention is a burning issue, in this context Trustworthy customer facilitate more by the organization to achieve its core objective, even organization have profit making concern or nonprofit organization. Just by retaining more customers and delightedness to them leads the customer to retention with the organization products or services (Gee, Coates, & Nicholson, 2008) From mid-1990 customer retention is very beloved topic for the researchers .Those companies who known about the value of customer retention they invest in it even from its profit because customer retention give long term benefits to the organization in return that's why not only big organization give attention towards as well as small firms care about retaining the customers (Ang & Buttle, 2006). Customer retention is more influenced by the factor of delivery charges and empirical analysis shows that when these charges are equal to as they were in base, then it will develop more retaining behavior from customer side (Lewis, 2006). While understanding the relationship between customer and retailer literature suggest that when retailer add low price guarantee within money back guarantee then this enhances customer retention (Williams & Gerstner , 2006). 34 found that it actually the retention behavior that plays an important role in customer retention and this behavior is the outcome of understanding of relieve or complexity of retaining with the organization (Guo, Xiao & Tang, 2009). Lot of facet derives customer trust but most

important and crucial factors are its quality and relationship building techniques with customers. This result in customer commitment and after such type of commitment customer's intention is changed to further repurchase the product (Gounaris, 2003). Every firm want to become the trust admirable and more loyal in the eye of their customers because they know very well about the cost of getting new customer is extremely high rather than to hold one previous customer and that's very complicated task for the organizations (Liu, Guo & Lee, 2011).

These result in the literature guide for the following hypothesis

H2: Customer Trust positively associated with Customer Retention.

c) Cause Related Marketing, Customer Trust and Customer loyalty

Cause-related marketing is becoming major concern of today's marketing strategies of multinational and developed organizations. The consequences show that cause-related marketing is beneficial for both the organizations. The campaign provides awareness to the world about specific issue and gets financial support from donors and also from alliance organization while on other hand enhances the reputation of the corporation by increasing profit, social impression and customer loyalty (Berglind & Nakata, 2005). 28 suggested the relationship between cause-related marketing and loyalty. Author further elaborates that the first time buyers during cause-related marketing activities found to be more loyal and hence turn out to be a permanent source of income (Pracejus & Olsen, 2004). Cause-related marketing is most important to have a perfect match with the nature and variety of message, they communicate to their customers. The message impacts more positively if it is according to what customer value (Samu & Wymer, 2009). Moreover to get maximum benefit from Cause-related marketing proceedings, at the initial step it is very important to understand what customers think about perfect match between both aliened parties (Barone, Norman & Miyazaki, 2007).

The organization that involves in cause-related marketing activities generates profits in terms of finance and also in terms of customer positive word of mouth, positive customer internal relations and better valued from customer. On contrary, generates financial resources for charitable organizations (Lingen, 2008). Basically, the corporate image of the organization influences positively the customer trust on the organization. Customers trust more on highly reputed organization and, while marketing organization need more emphasis to correspond organizational distinctiveness more than the product features (Keh & Xie, 2009). When the association wants to get competitive benefit and first-class name in the society

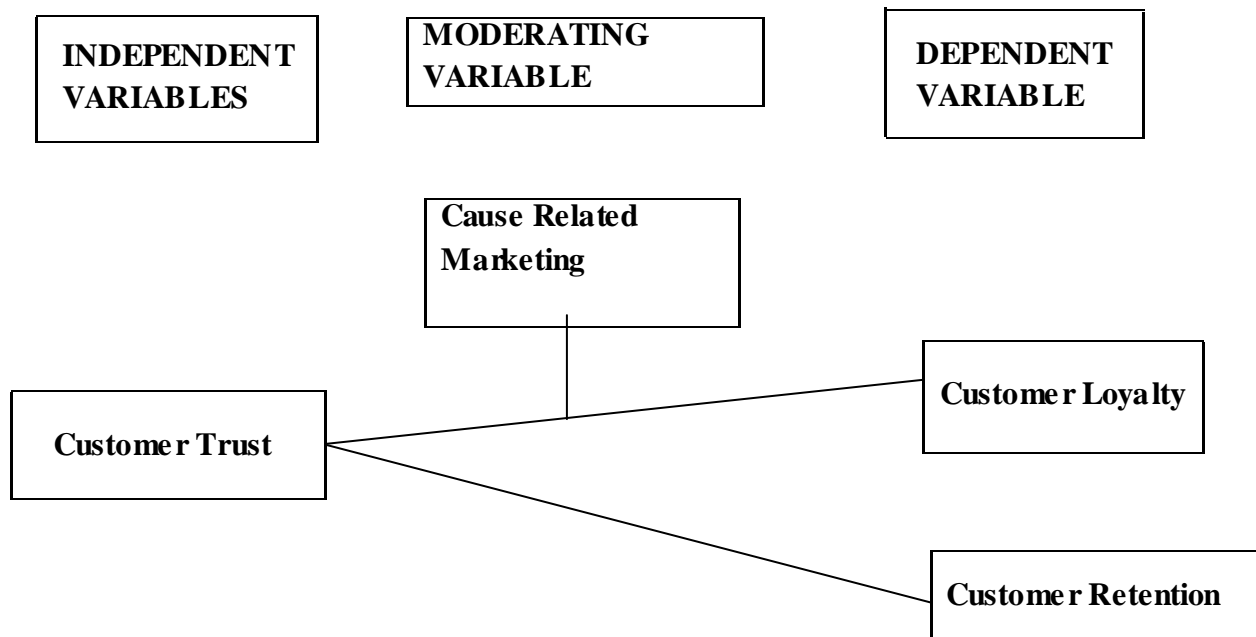
one fundamental instrument which smooths the progress of the organization is cause-related marketing. That is the practice through which people remember the organization in their minds and the institute which are involve in cause related marketing build up strong trust environment between the customer and organization. At the same time the business who attach with great cause get good name in the society and make itself more trust worthy in their customer eyes (Papasolomou, Demetriou & Crowther, 2006). There is no disbelief that cause related marketing is favorable for the profit and nonprofit association whose intention is to serve up the humanity in the superior way, although at the same instance it could generate an enormous trouble for those firms who desire to bring it into play just for its own purpose (Svensson & Wood, 2011). Cause-related marketing assist the organization to get the consideration importance from the target market customers and create a center of attention for most customers towards the organization and through effective cost, CRM attach customers with the organization, which ultimately increase the goodwill (Sheikh & Zee, 2011).

Cause related marketing create a center of attention for high level income peoples as contrast to low level. With the same way females are more affected to a certain extent than males and in return overall company trust and image enhance (Chattananon, Lawley, Supparerkchaisakul, & Leelayouthayothin, 2008). Basically, the corporate image of the organization influences positively the customer trust on the organization. Customers trust more on highly reputed organization and, while marketing organization need more emphasis to correspond organizational distinctiveness more than the product features (Keh & Xie, 2009). The level of satisfaction, by developing relationship enhances customer retention. The conceptualization of relationship marketing elaborates that when organizations tends to create long lasting relationships then it enhances the level of customer satisfaction and ultimately leads customers towards loyalty. Apart from this finding change in the selling organization decrease the ratio of customer retention. The changes are of many types like technological changes etc. and it is found that customers are not adaptive to change or hesitate to adopt change (Eriksson & Vaghult, 2000).

These findings in the literature lead towards the following hypothesis

H3: Cause Related Marketing Moderates positively among Customer Trust and Customer Loyalty.

III. THEORETICAL FRAMEWORK



III. RESEARCH METHODOLOGY

a) Questionnaire

The questionnaire was based on questionnaire used by Zhang & Feng

(2009) for measuring the Impact of Customer Relationship Marketing Tactics on Customer Loyalty within Swedish Mobile Telecommunication Industry and questionnaire of Alcheva, Cai & zhao (2009) on Cause Related Marketing.

The reason for selecting these questionnaire is that it was used for study the impact of same variables like Customer Trust, Customer Loyalty, Customer Retention and Cause Related Marketing.

The response was required on five point Lickert scales 1=Strongly Disagree, 2= Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree.

b) Participants

The participants included Mohammad Ali Jinnah and Islamic International university Islamabad Pakistan students. Entirety 150 questionnaires were dispersed however 131 were Received back with making response rate 87 %.

c) Procedure

Data was collected through personally administered questionnaire.

d) Statistical Methods

i. Reliability and Validity

Reliability and Validity was run to verify the validity aspect of questionnaire.

ii. Correlation Analysis

Correlation Analysis was used to confirm existence of relationship between the independent variables i.e. Customer trust and the dependent variable i.e. Customer Loyalty and Customer Retention.

e) Findings

Table 1 : Reliability and Validity

Variables	Cronbach's Alpha
Customer Trust	.781
Customer Loyalty	.751
Customer Retention	.706
Cause Related Marketing	.732

Cronbach's Alpha value >0.7 shows that the scale is reliable and valid.

Table 2 : Correlation Analysis

	CT	CL	CR	CRM
CT	1	.567**	.055	.629**
CL	.567*	1	.046	.555**
CR	.055	.046	1	-.028
CRM	.629**	.565*	-.028	1

n=130, CT= Customer Trust, CL= Customer Loyalty, CR= Customer Retention, CRM = Cause Related Marketing.
 ** Correlation is significant at 0.01 levels.
 * Correlation is significant at 0.05 levels.

Correlation table explains the relationship of all variables, regardless of their dependency or independency. The result shows that the customer trust has significant association with customer loyalty (.567**), ($p < .01$). Customer retention was supposed to have a significant association with customer trust, but correlation matrix shows insignificant results (.055). Cause-related Marketing shows significant values with both the variables; (.629**), ($p < .01$) with customer trust and (.565*), ($p < .05$) with customer loyalty.

Model 1 : Linear Regression

	Unstandardized Coefficients		Standardized Coefficients	R	t	Sig.
	B	Std. Error	Beta			
(Constant)	1.593	.272			5.85	.000
Customer Trust	.559	.072	.567	.56	7.781	.000

Dependent: Customer Loyalty

Model 1 regression table shows the effect of independent variable (Customer Trust) is highly significant to dependent variable (Customer loyalty).



Model 2 : Moderated regression analysis

	Unstandardized Coefficients		Standardized Coefficients	R	t	Sig.
	B	Std. Error	Beta			
(Constant)	2.1	.307			7.065	.000
Customer Trust	.091	.149	.092	.56	.608	.545
CTxCRM	.088	.025	.535	.618	3.54	.000

CTxCRM is the interaction term(the combine effect of customer trust and cause-related marketing on customer loyalty).

Model 2 regression analysis table shows that cause-related marketing is moderating the relationship between customer trust and loyalty. After the implementation of moderated regression model, it is clearly evaluated that cause-related marketing changes the model fit.

IV. DISCUSSION

The correlation matrix indicates that Customer Trust is strongly correlated with Customer Loyalty in Pakistani cellular service companies (0.567**), **p<.01). Linear Regression Model shows that the value of coefficient of determination (R= .56), t-statistics value is (7.781) and beta value of (.567). These results indicate that Customer Loyalty is greatly affected by Customer Trust in the Pakistani cellular companies because Pakistani cellular companies try to deliver that service level which they have declared. They boost up their customer trust by quickly resolving disputes and complaints of customers, they advertise honesty and maximum try to facilitate the customers and cellular companies in Pakistan declare all the policies clearly and guaranteed to abide by all the verbal as well as written policies and practices. At the end these factors build up customer trust in Pakistani context and illustrates that customer trust has positive effect on customer loyalty. So H1, which states that there is a significant association between customer trust and loyalty, has accepted.

Due to the dynamic nature of environment, customer needs and wants are constantly in the state of evolution, so enhancing customer loyalty has become a difficult job for marketers. In cellular service industry customer expectations are continuously increasing regarding services quality, corporate promises and in time delivery of their services. Customers have an extra value perception to their service providers. If expectations are fulfilled according to their psychological needs and perceptions, customers are

converted into the stage of loyalty from trust. Basically, when organizations provide and fulfil their core values and promises appropriately then they gain the trust of customers. While when they add augmented values with core values they create a bridge to convert customers from the level of trust to loyalty.

Amazingly Customer Trust has no association with Customer Retention in Pakistani cellular companies as shown in correlation analysis (.055). Mostly the customers does not retain with one cellular company. There are several reasons behind this. One of the most important reasons is low switching cost. The rates of different product and services of cellular companies are very low. Customers even don't need to pay a rupee to purchase these products and services. Sometimes these cellular companies give extra credit to the customers on purchasing free products and services. The buying behavior is also an important element. People don't bother to purchase more and more free product even they don't need. People in Pakistan are also religious and they don't let off anything against their religion. Like in Denmark when they portray the paintings of our holey religious personalities, the customers of Telenor switch to other cellular network operators. There is lot of packages offered by different cellular companies in Pakistan. Customer purchase different cellular operators for their own benefits and don't retain to one cellular operator. So H2, which portrays that there is a significant association with customer trust and customer retention, is rejected in Pakistani cellular service companies' context.

Correlation analysis also suggests that Customer Trust and Customer Loyalty have greatly affected by Cause Related Marketing; (.629**), ($p < .01$) with customer trust and (.565*), ($p < .05$) with customer loyalty. Because of social and ethical values, customers of Pakistani cellular companies show more adaptability to one who involves in social welfare. Cause-related marketing has greater impact over customers as they think it is the main responsibility of any member of society. In Pakistani culture people are more attach with each other. They feel better to live in the groups rather living separately. People are emotional and social welfare is higher objective of people among their priorities. Customers of cellular service companies see their organizations to fulfil their corporate social responsibility. Customer ranks higher that organization which involves in social wellbeing and attach with the specific cause. In Pakistan, the cellular service companies are involved with the rehabilitation and promotion of education sector. They are providing the books and different supportive material to the education sector. From last several years they are providing materialistic and development support to the earthquake effected areas and flood effected areas. Cellular sector is putting their efforts to decrease the poverty. The ultimate purpose of these cause-related efforts is to strengthen the nation of Pakistan. That is why customer in Pakistan select those cellular company's services which is highly involve in cause-related marketing activities. They attach themselves with the feeling of sympathy to that organization. Hence H3 which suppose that Cause Related Marketing Moderates positively among Customer Trust and Customer Loyalty has accepted.

V. CONCLUSION

This research is very fruitful to cellular companies in Pakistan. Customers in Pakistan show different type of behavior and attitude towards organizations. Generally is has been seen that quality of services, transparent policies, delivering what is promised and representing the things honestly ultimately generates the customer trust. Customer trust is the pivotal characteristic of each and every relationship. So enhancing trust means strengthening the relationship. Trust in the long run lead customer towards loyalty. Customer loyalty generates the good and admirable feelings in the mind of customers. Result also indicates that customer trust brings customer loyalty. Empirical evidences shows that cause-related marketing is the important driver of customer trust and customer loyalty. Unfortunately, the cellular industries in Pakistan are not focusing on customer retention. The literature suggests that it costs more to obtain a new customer rather to retain the prior one. So customer retention is also an important factor for marketing concern as well for profit maximization.

There are several recommendations for cellular service providers to enhance their customer retention. They need to focus on customer behaviors, their preferences, their attitude, their religious norms, values and their perceptions. Organizations have to modify their complex pricing structure so the customer will easily compare and analyze. They need to clarify each and every cost prior to the activations of their services because when customers come to know about unidentified costs and expenses then a post purchase dissonance has been created which lead customers towards unhappiness and conflicts. If conditions go to worsen then ultimately customer terminates the contract and switch towards the other alternatives.

Future research can be conducted on this topic across cultures, the sample size can be enhanced and impact of other moderating and mediating variables can be measure on customer trust and customer loyalty. The facets and consequences of these variables will be the most favorite topics in near future.

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