How a Consumer Search for Multiple Information Sources to get Price Satisfaction: the Mediating Role of Online Trust.

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Abstract

The mediating role of online trust in enhancing calculative commitment and customer loyalty through online relationship marketing activities (engagement and interactivity). However, signals communicated through interactivity online is of great benefit to the banks in influencing customers' online trust, also as their calculative commitment and loyalty. Further, though, website and email emerged because the most predominant technologies utilized in online relationship marketing (ORM), customers also expect banks to interact with them through social media, which has the potential to enhance upon the present levels of CRM activities. When making important purchase decisions, consumers often consult multiple information sources. How consumers allocate their search time across offline and Internet sources using survey data from new automobile purchases. How time spent on Internet sources interrelates with time spent on offline sources, like car dealerships, and the other way around . Furthermore, whether longer search times imply higher price satisfaction as an outcome of search.

(1) Specific website types can complement or substitute for offline information sources sand for each other and

(2) Longer search times result in increased price satisfaction but only on specific information sources

Keywords: Corporate Identity; Corporate Image; Corporate Reputation; Social Identity; Customer Trust; Customer Loyalty

INTRODUCTION

The central idea of relationship marketing consists in developing and maintaining lasting relationships with customers so as to strengthen a company's viable edge. "Several studies highlight the decisive role of customer trust in the buyer-seller relationship in the context of retailing" [1-3]."In fact, the influence of customer trust on behavioral intentions is well documented in the marketing literature, notably with respect to buying intentions [3, 4] and loyalty" [5-11]. Moreover, other studies explain the significant impact exerted by the various forms of a firm's social identity on the consumer's trust. For example, "consumers

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have a tendency to trust a firm that has an established reputation "[12, 13]. "A strong reputation can restore consumers trust in a crisis situation" [14]. In addition, "corporate image is cited as a source of influence on customer trust specifically in the context of e-commerce "[15]. In light of these results, we are trying to combine these two types of relationship in order to evaluate the effect of social identity and customer trust as a mediate variable on customer loyalty.

There are three types of social identity are going to be considered within the context of this study, known as corporate identity, corporate image and company reputation. We shall realize this objective with the utilization of a causal model while keeping the main target on the customer's perspective. We are specifically come to about these concepts because they express perceptions stemming from globalization process applied to a firm as an entity. These concepts create a sequence of relationships considerably worth exploring, particularly within the context of monetary services. Without any doubt, customer trust isn't the sole factor that explains customer loyalty. Other factors, like service quality, service value, customer satisfaction or maybe price, also can affect loyalty.

The given structure, however, seeks to highlight the role that trust, as a better order construct, has in strengthening loyalty supported customers' overall perceptions related to the firm. On the one hand, trust plays a important role within the relationship, customers have with their financial institutions. In actual, trust can have an immediate effect on the choice that customers must make, either to pursue or to end their relationship with a firm. On the opposite hand, various factors also can influence customer trust; but according to the present study, we stress exclusively the perceptions of a firm's social identity, built through corporate identity, corporate image and company reputation, because the background of customer trust from a customer's perspective. Customers must affect the absence of objective and quantifiable attributes because services are generally intangible. "Such intangibility leads customers to use elements related to the firm and increases the likelihood of the globalizing of their evaluation" [16-18].

During this sense, corporate identity, corporate image and company reputation constitute together a sort of overall assessment that stands out of all the knowledge customers must process. This study consists of 4 parts. First, a summary of the three principal sorts of a firm's social identity also as their links with customer trust and customer loyalty is investigated. Secondly, the methods want to investigate the relationships between these five constructs are presented and explained. Thirdly, the results are presented and analyzed. Finally, the managerial implications concerning the support of customer loyalty through the utilization of the firm's social identity, customer trust and future research are discussed.

There is a strategicsuggestion for business attempting to deal with customers in the electronic marketplace. Service quality delivery online is an important strategy for success. It is even more important than low prices and web presence as online customers are provided with more product or service choices with lower costs. The real service quality includes guarantees modified services and performance of delivery warranties provided by the company.

To deliver quality service online, companies got to understand the perception of consumers regarding the standard of their services and therefore the way the customer calculate them. Electronic service quality is broadly defined because the entire stages of a customer's interactions with Internet website. In other words, it's the extent to which Internet website enables effective and efficient purchasing, shopping and delivery. Santos (2003) studied e-service quality and located that e-service quality may be a measurement of the extensive customer judgment and assessment of the delivery of online service within the virtual marketplace. The importance of e-service delivery is approved within the business world and among the explanations for the rise of those services over the web is that the incontrovertible fact that it's much easier for consumers to form a comparison between varying service offerings in contrast to traditional ways.

It is an important matter of Excellent e-service quality for online vendor. It is the factor that will allow them to attract more online customers. Lee and Lin (2005) noted that online customers expect higher levels of electronic service quality than customers in the traditional environment do. Cai and Jun (2003) revealed a positive and strong correlation between online vendors' service quality and their customer satisfaction. “Researchers have called for an in-depth analysis of the links between service quality and its outcomes (Rust and Oliver, 1994), because these links are not simple and direct “(Brady et al., 2005).

A commonexamination of the complicated interrelationships will be useful for a complete understanding of the process that will result in positive relational outcomes based upon web-based service quality. In addition“studies that have validated by trial and error the link between traditional service quality and some outcomes such as customer satisfaction” (Cronin et al., 2000), “trust (Sharma and Patterson, 1999) were primarily conducted in the context of offline services”. However, even with the increased acknowledgement of online services, issues such as how “online services quality is defined; its measurement and its determinants are still unresolved” (Kenova and Jonasson, 2006). The development of e-commerce in both global and regional markets has led to the creation of special interest in the measurement of e-service quality and the examination of the e-service scope.

Significant studies are conducted that specialize in the measurement and evaluation of online service quality. Authors have developed different scales to measure online service quality. “Service quality could also be defined because the difference between customers' perceptions of the service received and their expectations about service performance before the service offering” (Asubonteng et al., 1996). If service performance doesn't meet expectations, people will think that the service quality low. However, “when performance goes over expectations, the perception of the service quality is higher” (Connolly, 2007). Therefore, customers' expectations are essential in evaluating service quality. Additionally, Asubonteng et al. (1996) found that when service quality increases, intentions to use the service or product and satisfaction increase. In online shopping has been receiving increasing attention currently and as a result, many studies have tried to focus major dimensions of e-service quality linked with online environment. Research works were conducted in several contexts like e-service, online agency, online banking, online retailing, web portal, online library and online shopping.

1. E-S-QUAL is usually utilized in online service quality study. It made use of it to live online e-service quality measure to work out the most factors contributing to clients satisfaction. The E-S-QUAL could also be utilized along side E-RecS-QUAL scale, which measures the standard of recovery service offered by the location . The E-RecS-QUAL scales has the size of responsiveness, compensation and get in touch with to affect customer issues or inquiries

MATERIALS AND METHODS:

Researchers used survey approach widely in marketing research to obtain raw data from large groups of people.Babbie (2004) found that "a survey is the tool most often used as a strategy in business and social researches". The major advantages of employing a survey include: the ability to collect data from large sample sizes at relatively low costs; the capability to identify factors related to the context of issue; and to measure perception and behavior by using relevant instruments (e.g., Likert scale).

A survey also allows collection of uniform common data as respondents give answers to an equal fixed-response questions that allow direct comparisons between responses. This fixed-pattern of responses can facilitate the utilization of statistical analyses. Thus, a survey is taken into account the primary appropriate data collection method for this study. The selection of survey methods tends to vary consistent with several factors, which are usually supported the sort of knowledge required (e.g., quantitative, qualitative), the budget of obtainable resources, the completion time-frame and therefore the requirement of quality data (e.g., generalization). Purpose of this study is to form predictions about consumers' attitude and given the context of this study.

E-SQ Measurement Instrument

The dominating and most widely utilized scale for the assessment of service quality is SERVQUAL, developed by Parasuraman etal. (1985). It has 97 items in a total of 10 dimensions of service quality (Parasuraman et al., 1985). In 1988, the authors brought down the dimensions from 10 to 5 and the items from 97 to 22. The dimensions cover tangibles that include physical facilities, functional appeal and employee appearance; reliability that includes the ability to conduct promised service in an accurate manner and in a trustworthy way; assurance including personnel recognition that encourages user confidence and trust; and, lastly, understanding that includes care provision and paying individual attention to customers. From that time, the five service quality dimensions have become the basis for universal service quality measurement (Yang and Jun, 2002).

CONCEPTUAL FRAMEWORK

In the marketing literature, the concept of social identity as applied to a firm can be expressed in three principal forms: corporate identity, corporate image and corporate reputation. The present study is based on the relationship structure which incorporate these representations of social identity as antecedents of customer trust and which, in turn, affects customer loyalty.

Social Identity

There is a concept of social identity which applies both to individuals as actor during afirm and to the firm itself.The idea behind is that self-identity can exist within a social context the concept of social identity at the individual level has been widely studied for several decades. It was introduced into the sociological terminology at the beginning of the 1960s, and used to stress a person's identity within a structure of social relationships.

The social identity theory was later proposed and adopted by several disciplines within the behavioral sciences so as to clarify how social identity is made. The idea specified the standard of the relationships among the members of a group, also because the perceptions and interpersonal relationships among the members of two or more groups. For an individual , social identity is defined as "that a part of an individual's self- concept which derives from [her]. The theory of social identity was later proposed and adopted by several disciplines within the behavioral sciences so as to explain how social identity is made.

For a couple of decades now, the concept of social identity has also been adapted to the context of organizations, and its applications at this level are studied for instance , the Red Cross defines itself as a corporation dedicated to saving lives. A firm developed its social identity by emphasizing that it belongs to a specific industry, high- lighting its structure, and drawing attention to the fact that it's a member of an accredited group. A depository financial institution defines its social identity largely as a corporation that advocates international logistic support and cooperation so as to satisfy the financial needs of its members, while belonging to a group of comparable organizations that are all recognized within the financial sector.

Suggestion given bysome authors that a corporation possesses multiple social identities, others consider the varied sorts of social identity as being social representations of the organization within the marketing literature, "the use of the concept of social identity has indeed produced several forms, particularly corporate identity, visual identity [19], corporate branding [20], corporate image, and company reputation". These are the notions that apply to firms as corporate entities which rest on corporate characteristics.

Corporate Identity

For marketing scholars who ask what they call corporate identity, the main target is find the answer of the question, how is that this corporate identity communicated to customers and other stakeholders? This corporate identity, however, is neither exclusively internal nor external. From a marketing perspective, corporate identity is described as a holistic notion that encompasses a group of characteristics that provides a firm its uniqueness.

Corporate identity istime and again seen as an expression of the organization's history, and this identity must be managed with a well-planned process, the result of which might affect the company image. "While acknowledging the irrefutable relationship between corporate identity and company image, Abratt [19], in an effort to clarify the difficulty , proposes that identity consists of a group of physical and behavioral indicators developed and controlled by the firm, which the company image is an overall impression formed within the minds of the buyer on the idea of those indicators". Since all firms project an identity to represent themselves and to face out from all the others, it's important to notice that the visual elements of corporate identity are often crucial for the buyer due to their iconic nature. According to present study, we adopt the view taken by Abratt [19] “who considers corporate identity as an antecedent of corporate image”.

Corporate Image

Corporate image is considered as a portrait that comes with a sum of beliefs, ideas, and impressions that the customer has of a firm. This portrait is often the results of experiences with purchasing and consuming goods or of data consumers extract from their surroundings without necessarily having had any concrete experiences with the firm itself. Corporate image consists of two realities: an “objective” reality defined by a group of business traits, like its logo and its distinctive character, and a “subjective” reality made from the impressions consumers draw from the most characteristics they remember.

globalization process provides a product through which the buyer seeks to position the firm in reference to its competitors. This image is global, therefore, as a result, yet relative, because it's constructed from comparisons with other corporate images as a way of assessment. A firm doesn't develop a singular image. Rather, it's going to have various images that differ reliable with a selected group, like clients, employees, and shareholders.

Corporate image has both a dynamic and sophisticated nature. Its transformation needs harmonizing the organization's activities because difference may destroy the impression created by the image. Additionally, the creation of corporate image, which is usually supported symbols, it is typically a lengthy process rooted in psychological associations regarding the values or concepts being conveyed. Even the characteristics of a firm are often reflected in its identity, it's proposed that corporate identity is an antecedent of corporate image.

Corporate Reputation

The corporate reputation mostly usedby the researchers within the field of economics, organizational theory and marketing. In economics, reputation is said to a product's price and quality. Researchers in organizational theory analyze reputation from the point of view of social identity. They explained that it as a crucial yet intangible resource that features a very significant impact on performance, if not on the very survival of organizations. Authors in marketing examine reputation under the appearance of brand name equity and associate it with the firm's credibility.

Even with the utilization of a varied vocabulary and therefore the difficulty of conceptualization, we observe that there's an agreement on the essence of the view of reputation. In fact, a firm's reputation is that the direct results of its decisions and past actions. Reputation is supposed as a manifestation of the firm's history, an asset particularly when the firm's name is additionally its name. Reputation also informs the firm's various target groups of the performance of its products and services compared to those offered by its competitors. Herbig and Milewicz define corporate reputation as “the estimation of the consistency over time of an attribute of an entity”. Consequently, a firm can have several reputations, one for every attribute consistent with which it devises strategies (e.g., price, product quality, innovativeness and management quality).

Each firm also can have a sort of overall reputation that represents its capacity to honor the guarantees it makes to its customers. Reputation is easily broken and may be ruined easily through inappropriate actions taken by a firm. It needs much time and energy to restoring a firm's reputation, probably due to the collective nature of the building process.

The review of the literature reveals only a few empirical results, excepting those of a general nature, that have investigated the connection between a firm's reputation and its image. It is suggested that an honest reputation enables a firm that's breaking new ground in its field of activity to create an innovative image within the opinion of its customers and competitors. For his part, Franklin puts forward the thought that corporate reputation is that the overall results of the company image building process. Nevertheless, if we believe the overall meaning accepted for every of those constructs, reputation and image are treated as external perceptions of the firm.

Reputation and image both are the creation of equivalent globalizing process supported information employed by the buyer to assess a firm's performance. This information comes from the consumer's own experience with a firm also as from other sources of data, like advertisement and word of mouth. Even so, due to the consumer's own experience with a firm, we expect that his opinion of the reputation is usually of a more personal nature. For its part, a picture are often transmitted by a 3rd party, without a consumer wanting to have entered into any previous transaction with the firm. It may be a consumer has a real or a false image of a firm counting on the reliability and/or origin of their information. It's possible, therefore, to notice the absence of consent within the literature regarding the direction of the connection between image and reputation.

Customer Trust

During the past decade, the concept of trust has attracted much attention among researchers, particularly in organizational theory and marketing. This idea is often analyzed at different levels of social interaction: interpersonal, intergroup, and inter-organizational. In marketing, the central role of trust is recognized in developing and maintaining relationships between those that participate in an exchange process, especially with-in a buyer-seller relationship with a view to acquiring goods or services [12].

Trust is defined because the level of reliability ensured by one party to a different within a given exchange relationship. During a marketing context, trust is typically linked to consumer expectations concerning the firm's capacity to assume its obligations and keep its promises [12]. These expectations are supported the firm's competence, honesty, and benevolence. Competence is expertise; and, for customers, it reflects the firm's capacity to hold out transactions and to measure up to their expectations.

Honesty is related to fulfilling promises made by the firm, and benevolence represents the firm's willingness to require into consideration consumer interests when making decisions and when planning for engagement in customer relationship activities. The role of trust in forming behavioral intentions is well defined within the literature. for instance , trust enables a firm to develop and to take care of customer loyalty [5, 9, 10]. Consumers who trust a firm expect promises to be respected as advertised. They also expect the firm to act based upon their interests. Certain studies suggest that trust may be a mediating variable within a model that encompasses various components of the consumer-brand relationship or, it's the results of a sequence of effects that has the various sorts of assessment administered by consumers and their commitment, or maybe their loyalty [8].

In this study, we present trust as a mediating variable between the consumer's perceptions of the firm in its various sorts of social identity and his loyalty to the firm. Two reasons justify our choice. Firstly, previous research underlines the close-knit relationship between some sorts of social identity and trust. For consumers, for instance , a firm's already established reputation represents an indicator of their trust during this firm [12, 13]; or it can restore consumers' trust during a crisis situation [14].

In addition, corporate image is claimed to influence trust in several contexts, notably in financial services and e-commerce[15]. Secondly, social identity is a crucial construct that applies to a firm as a corporate-level concept that rests on a series of selections and actions taken by the firm which is usually at the origin of customer trust [3,4]. to create or enhance customer trust, the research so far suggests that the firm's strategy be based, among others, on nurturing a positive image [15] and a solid reputation.

It is the extent to which Internet website enables effective and efficient purchasing, shopping and delivery. Santos (2003) studied e-service quality and located that e-service quality may be a measurement of the extensive customer judgment and assessment of the delivery of online service within the virtual marketplace. the importance of e-service delivery is acknowledged within the business world and among the explanations for the rise of those services over the web is that the incontrovertible fact that it's much easier for patrons to form a comparison between varying service offerings in contrast to traditional ways.. it's the factor which will enable them to draw in more online customers. Lee and Lin (2005) noted that online customers expect higher levels of electronic service quality than customers within the traditional environment do. Cai and Jun (2003) revealed a positive and powerful correlation between online vendors' service quality and their customer satisfaction.

A widespread investigation of the complicated interrelationships are going to be useful for an entire understanding of the method which will end in favorable relational outcomes based upon web-based service quality. Considerable studies are conducted that specialize in the measurement and evaluation of online service quality. Service quality could also be defined because the difference between customers' perceptions of the service received and their expectations about service performance before the service offering (A subonteng et al., 1996).

If service performance doesn't meet expectations, people will think that the service quality low. However, when performance goes over expectations, the perception of the service quality is higher (Connolly, 2007). Therefore, customers' expectations are essential in evaluating service quality. When service quality increases, intentions to use the service or product and satisfaction increase. In online shopping has been receiving increasing attention currently because of E-service quality measurement and as a result, many studies have tried to attention major dimensions of e-service quality linked with online environment. These research works were conducted in several contexts like e-service, online agency, online banking, online retailing, web portal, online library and online shopping. 1.E-S-QUAL is usually utilized in online service quality study. It is useful for live online e-service quality measure to work out the most factors contributing to clients' satisfaction.

DISCUSSION

The results of this study shows that the mediating role of customer trust between social identity (in its three forms: corporate identity, corporate image, and company reputation) and customer loyalty. These results suggest to managers of monetary institutions two avenues significance exploring to develop and reinforce customer loyalty.

Firstly, a financial organization must be ready to adequately manage all three sorts of social identity so as to create or reinforce customer trust. Forinstance, corporate identity must believe physical elements create favorable and lasting impressions in customers' minds. During this way, corporate identity plays a crucial role within the positioning of the organization and exerts a positive influence on customers' perceptions of the firm's image during a competitive setting.

A financial organization has to improve its image and enhance its reputation and must calculate elements which will make sure the success of its service delivery system. One among these elements must be contact personnel. Contact personnel are composed of all employees located at the organization's frontline and are those that have direct contact with customers. Forcustomers, contact personnel represent a important dimension of a service organization's image because they're the primary point of meeting within the service encounter.

Except that because the firm's privileged representatives, their play an important roleand continues through the service cycle. These employees not only perform their functions in sales and marketing, but they're also the loyal embodiment of the values conveyed by the organization. Therefore, contact personnel takes care of the image projected by contributes to the development of the organization's image. During a similar way, the performance of contact personnel helps to define the organization's reputation and attract new customers.

Performance depends greatly on these employees' ability to supply and guarantee the service which will meet customers' needs. This ability rests, in turn, on two major characteristics of the service employees: namely, their competence and compassion.

The capacity of employees to supply transactions requested by the customer and to perform in such way on meet customer's expectations, while benevolence is synonymous with the willingness to require into consideration the customer's interests and to act with sensitivity to his needs. Thus, it's crucial for a financial organization to incorporate these two characteristics within the planning of its human resources. Competence must be combined with benevolence so as to maximize employee performance and, as a result, reinforce the organization's reputation and customer trust.

Secondly, to create customer loyalty and continue it, relationship marketing can play an important role to influence positively customers' perceptions of the organization and to strengthen customer trust. Loyalty isn't determined exclusively by the basic characteristics of service offer. It is depended upon external traditional activities, like advertising and PR, documented to thosein charge of selling.

So, the strategies for the selection of elements for positioning and communication must reflect the truth and skill of the organization to stay the guarantees of quality and benefit made to its customers so as to bridge the gap between action and rhetoric. It's important to notice that the gap between action and rhetoric can produce anunclear and contradictory image, and it can develop a nasty reputation and a loss of trust. Because of the long process necessary in shaping corporate social identity and customer trust, a firm's actions must be systematically organized within the sort of scenarios in such way on avoid bad actions thereby provoking the damage of social identity and trust. To avoid this type of negative impact and must involve all of the workers within the organization Preventive measures must be found out for especially contact personnel, who are the front line and who interact with customers.

CONCLUSION

The purpose of this study was to verify empirically a causal model during a financial service setting that connects the three sorts of a firm's social identity, namely corporate identity, corporate image, and company reputation, to customer trust as factors resulting in customer loyalty reinforcement.

The results obtained have enabled us to verify the many impact of the chain of effect identity-image-reputation on customer trust, which successively affects customer loyalty. However, it's important to underline several limitations. Firstly, the causal structure isn't complete because it contains only corporate-level concepts as explanatory factors. Secondly, our results don't leave the simplification to all or any sorts of services due to the good variety across service sectors. Finally, the usefulness of the direct measures wont to assess the five constructs must be considerers. The choice of those measures was supported the meaning of every of those constructs within the absence of appropriate measurement scales. With reference to future research, it might be useful to proceed with studies on redundancy (or non-redundancy) of the various sorts of social identity so as to obviously establish the excellence between them.

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