

**The Effect of Customer Trust on Customer Loyalty
and Repurchase Intention:
The Moderating Influence of Perceived CSR**

BY

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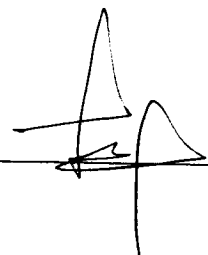
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ABSTRACT

Corporate Social Responsibility (CSR) has been becoming more and more important in business environment. This study discusses the impact of the rising interest in CSR issues on customer responses. Although some prior researches had commented CSR's effect on customer responses, however, it is far from enough. The study develops and tests a conceptual framework, which predicts that Perceived CSR towards the company from customers moderates the positive relationship between Customer Trust and Customer Loyalty in the context of pharmaceutical chain stores in Hong Kong. At the same time, the study will re-examine the relationship between Customer Trust and Customer Loyalty; and re-examine the relationship between Customer Loyalty and Repurchase Intent of customers.

The results generally support for this framework, except for the moderating direction of the Perceived CSR. Notably, it was found that with Low Perceived CSR towards the company, customers Trust- Loyalty relationship is stronger than the customers with High Perceived CSR. And some implications were therefore drawn from the result.

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1 INTRODUCTION

In today's competitive business environment, marketing managers are trying their best to allocate as many resources as possible into programs that have been designed to satisfy existing customers and build up a long term stable relationship. It is because, on average, existing customers account for about two-thirds of a typical firm's total revenues (Vavra, 1994). Further, it is more expensive for most firms to attract a new customer than it is to service or retain existing ones (Kotler, 1994). Therefore, it is not surprising that both academicians and practitioners are trying to understand the determinants of customer satisfaction, trust and loyalty. At the same time, marketing managers are also interested in knowing what level of trust or loyalty will translate into increased customer retention (repurchase intent), and thus sustainable development and long term profitability.

Traditionally, marketing literature has viewed customer satisfaction as the most important factor leading to repurchase intent (Oliver, 1980; Bearden and Teel, 1983). However, recent studies show that trust will be more suitable for measuring the customer loyalty and thus the repurchase decision (Woodruff, 1997).

In this research, three main issues in the area of customer trust and long term relationship will be investigated. Firstly, the relationship between the customer trust and customer loyalty will be reexamined. Then the second focus will be the moderating effect of Perceived CSR towards a company on the customer trust-loyalty link. It is because of the increasing importance of CSR in our daily life, especially in the eyes of the consumers. It is believed that with the perceived importance of CSR in the consumers' eyes, CSR will exert a foreseeable moderating impact in the link of customer trust-loyalty. And lastly, the paper will also try to reexamine the link between the customer loyalty and repurchase intention. Hopefully, after the research,

more contribution will be developed for the sustainable development in marketing.

2 STATEMENT OF THE PROBLEMS

After getting through the ages of production orientation, product orientation, selling orientation, marketing orientation and societal marketing orientation, we are now in the years of relationship marketing (Kotler, 1994). From the changes of the business forms, it is not difficult to discover that running a business is no longer just to consider how to make profit, but also to bear certain responsibilities in society. And such kind of issue further extends the companies' view from a business level to a community or society level. This also reflects a fact that consumers' value are changing in society, companies have to adapt to the changing value of consumers and seek for long term relationship with consumers so as to survive and grow.

Marketers have long been interested in the concept of brand loyalty because brand loyalty is a measure of the relationship that a customer has to a brand (Aaker, 1991). Brand loyalty brings the firm many benefits, including repeat purchases, positive word of mouth, long term relationship and sustainable development. Despite the understanding of the customer loyalty, many of the conducted researches only focus on the link between the customers' satisfaction and customers' loyalty. And some scholars started to question the relevance between satisfaction and loyalty. In 1992, O' Shaughnessy suggested that underlying loyalty is always trust, a willingness to act without calculating immediate costs and benefits. Therefore, loyalty to a brand can't be isolated from trust to the brand. Later, some scholars tried to further complete the say of trust-loyalty link (e.g. Jonathan, Janghyuk & Lawrence, 2001; Serkan Aydin & Gokhan Ozer, 2005).

In recent years, Corporate Social Responsibility (CSR) has become a focus in

academicians, consultants and practitioners. It is because CSR is closely linked to the sustainable development in business. It is not difficult to see that those good companies in Fortune 500 have been honored as good corporate citizenship with increasing contribution and giving to society. It is partly because of the rising emphasis on the ethical standard of companies and the concern of our living environment (greenhouse effect, pollution, etc). Several researchers found that CSR may affect, either directly or indirectly, consumer product responses (Brown, 1998; Brown and Dacin, 1997), customer- company identification (Sen and Bhattacharya, 2001), and more recently, customers' product attitude (Berens, Van Riel, and Van Bruggen, 2005)

Despite its importance, many previous researchers only focused on its link to the financial performance (e.g. Pava, Moses L. and Joshua Krausz (1996); Xueming L. and Bhattacharya, 2006). However, there is relative less detail discussion or strong evidence in proving its vitals in the customer relationship aspect. Corporate Social Responsibility (CSR) is a concept derived from the Societal Marketing concept and closely linked to the Relationship Marketing. It is believed that being socially responsible; companies will gain more reputation and better image in the market which helps to develop a better relationship with consumers. And it is believed that relationship will dominate the business world in the coming future (Ahmad and Buttle 2001).

Therefore, the research will try to serve as an attempt to prove and support the relationship between Perceived Corporate Social Responsibility (CSR) towards a company and the real business world by examining its moderating effect in the trust-loyalty link. And thus generate some implications for management.

3 LITERATURE REVIEW

3.1 The Evolution of Marketing Concept

Before the 1960, there was any collective marketing concept. However, in January of 1960, the article entitled “The Marketing Revolution” by Robert Keith that published in the Journal of Marketing started the new era of marketing. Although his article leads the marketing research into a new generation, he still faced many questions by his colleagues (e.g. Fullerton, 1988). But no one can deny the fact that his article served as a source of explanation and justification for the coming academicians.

In the article, Robert described four “eras” that the organization progressed. These were the contemporary general phenomenon in the business field. After the publication, many scholars started to modify and further explain its marketing concepts. One of most famous is Philip Kotler.

Kotler extended Robert’s four eras into five eras in considering the business progress stages. Both of them believe the concept of eras is in a form of hierarchy, with the later era is better and more sophisticated than the previous one (Keith, 1960; Kotler, 1994).

The **first** era is termed the “Production” concept. It is roughly begun from just before 1900. The production concept emphasized that if company can build products at affordable prices, they will eventually sell themselves. As a result, the major objective of firms adhering to the production concept is to minimize costs, yet still maintain product quality. If costs can be reduced, prices can then be lowered. Costs are reduced by attempting to increase production volume and distribution efficiencies as much as possible. One of the best examples of the production concept is Henry Ford’s Model T.

Later on, the **second** era--- the “Product” concept holds that consumers will favor those products that offer the most quality, performance, or innovative features. Companies focusing on this concept concentrate on making superior products and improving them over time. They assume that buyers admire well-made products and can appraise quality and performance. However, they sometimes do not realize what the market needs.

The production and product concepts predominated business thinking until the early 1930’s. At about that time, dramatic changes in supply and demand relationships came about as a result of the Great Depression. The supply of goods now far outstripped the demand for these goods. People just quit buying. The economy was at rock bottom as unemployment reached nearly 30% of the population. As a result, many firms turned to a different philosophy of conducting business: Products, even good ones, don't necessarily sell themselves. Customers must be convinced to buy products.

This is the **third** era ---“Selling” concept. At this period, practitioners of this philosophy pursued the objective of maximizing sales revenue via very aggressive promotion in order to stimulate demand. In other words, the 'hard sell' became the basic philosophy of doing business. The assumption was that people were not going to buy the product unless they were forced to buy in some way. Believers in this philosophy began to really beef up their promotion programs. Firms pumped large sums of money and other resources into advertising, geared up larger sales forces, and retrained sales people to emphasize more aggressive selling techniques.

Until 1950s, at that point in time, consumers started to rebel. They were fed up with businesses trying to push products on them that they did not necessarily want or need. In other words, they wanted businesses to be more responsive to their wants and

needs. The marketing concept as we know began to emerge. It is so called the **fourth** era of marketing evolution. The best example of this concept is probably the General Electric as its philosophy of conducting business would be one of filling the identified needs of its customers, rather than bending the will of the customer to fit the needs of the company. The most central premise of the marketing concept states that company should first find out what the customer wants and needs by research. It then strives to develop marketing program aimed at fulfilling those wants and needs with satisfaction better than the competitors (Kotler, 1994). This starts to focus on the customers as the pivotal point for business activity. (Barksdale and Darden, 1971).

The **fifth**, and supposedly highest stage of evolution in marketing philosophies is what Kotler terms the “Societal marketing” concept. In the writings of 1972, 1977 and 1994, Kotler clearly states his belief that the societal marketing concept is a higher and more enlightened plane of marketing thought and practice, and suggests that this new concept represents an attempt to harmonize the goals of business to the occasionally conflicting goals of society. Also, it postulates that the "the organization's task is to determine the needs, wants, and interests of target markets and to deliver the desired satisfactions more effectively and efficiently than competitors in a way that preserves or enhances the consumer's and society's well-being (Kotler, 1994, p. 29). It should be noted that the societal marketing concept is founded upon one dominant and critical proposition. This is the assumption that "consumers' wants do not always coincide with their long-run interests or society's long-run interests," and that, given this, marketers should place the "emphasis on 'long-run consumer and societal well beings" (Kotler, 1977b). As a result, the societal marketing concept represents an endorsement and justification for the social responsibility of business in contemporary society.

3.2 Breakthrough of Relationship Marketing

The term relationship marketing appeared in the marketing literature for the first time in a paper by Berry (1983). In the paper, Berry defined relationship marketing as “attracting, maintaining and - in multi-service organization - enhancing customer relationship” (p.25). He even stated that developing close relationships with customers and turning them into loyal ones are important aspects of marketing (Berry, 1983). However, the concept of relationship marketing has long been discussed by mainly contemporary research into industrial and services marketing. They suggested that a relational approach to marketing is required.

In the late 1970s, Industrial Marketing and Purchasing (IMP) Group proposed the "interaction/network approach". According to the interaction approach, both buyer and seller are active participants in the market, and the inter-organizational links become institutionalized into a set of roles that each company expects the other to perform. According to the network approach, when there is a business relationship between two companies, they will also be affected by other companies that they work with and these will have an indirect effect on the relationship.

Another major breakthrough came with the concept of marketing of services. In the early 1970s, marketing of services started to emerge as a separate area of marketing, with concepts and models of its own, geared to typical characteristics of services (Grönroos, 1997). Delivering quality service is now considered an essential strategy for success and survival in today's competitive environment (Gummesson 1998; Peck 1995, p.104; Grönroos 1996; and Caruana and Pitt 1997). Meanwhile, the move towards competition through superior service in the manufacturing sector is now clearly visible across a wide range of industries and it is becoming harder and harder to compete on manufacturing excellence alone.

From both the marketing of services and the interaction/network approach to industrial marketing resulted new research in recognition of relational approaches as key competitive advantages. Thus, issues of customer retention, customers' lifetime value, and the importance of long lasting relationships between company and its customers, have gained increasing attention in marketing theory and practice. Customer retention management and long lasting customer relationships has the potential for delivering substantial benefits to firms in terms of long term profitability (Ahmad and Buttle 2001, p.41).

The new concept of relationship marketing suggests that instead of the narrow, transactional, one-sale-at-a time view of marketing, marketing should more strongly emphasize relationships. Franklin (2001, p. 354) suggests there has been a noticeable shift away from traditional notions of marketing, such as economic exchange, transactions marketing and the marketing mix, towards a concern for the development of meaningful (human), long term relationships and a shift in emphasis from economics to psychology and sociology, namely the behavioral sciences.

3.3 Customer Trust

Trust is defined as the expectation of the parties in a transaction and the risks associated with assuming and acting on such expectations (Deutsch 1958). An individual has trust in the occurrence of an event if he or she expects its occurrence. Trust is the willingness to rely on another party in the face of risk. This willingness stems from an understanding of the other part based on past experience. It also involves an expectation that the other party will cause a positive outcome, despite the possibility that the action may cause a negative outcome (Worchel, 1979)

Trust is an expectation set within particular contextual parameters and constraints. Lewis and Weigert (1985) argue that trust is not only having the predictability but also

the confidence in the face of risk. The line of argument is followed by Boon and Holmes. Boon and Holmes (1991) defined trust as a state involving confident positive expectation about another's motives with respect to oneself in risky situations. The relationship is further consolidated by Lau and Lee (1999). They suggested that there is a direct and positive relationship between trust and loyalty in consumer markets.

Although there is some debate in the literature regarding satisfaction's affect on loyalty and repurchase intentions. Many have found a direct link (e.g. Bearden and Teel, 1983; Cronin and Taylor, 1992; Oliver et al., 1997; Selnes, 1998), while others suggest that trust is the dominant antecedent of repurchase intentions (e.g. Doney and Cannon, 1997). The debate has clearly not yet been settled as Ranaweera and Prabhu (2003) found both trust and satisfaction to have strong positive effects on customer retention. In addition, Garbarino and Johnson (1999) found satisfaction to be a key for occasional customers, while trust was more important for consistent customers. In this paper, trust will be adopted as the antecedence of repurchase intent because trust has the concept of intention to continue the relationship while satisfaction does not have.

3.4 Customer Loyalty

Customer loyalty expresses an intended behavior related to the service or the company. This includes the likelihood of future renewal of service contracts, how likely it is that the customer changes patronage, how likely the customer is to provide positive word-of-mouth, or the likelihood of customers providing voice. If alternatives exist or switching barriers are low, management discovers the organization's inability to satisfy its customers, customers will choose either exit or voice (Hirschman, 1970). Exit implies that the customers stop buying the company's services while voice is customer complaints expressing the consumers' dissatisfaction directly to the company. Customers' exit or change of patronage will have an impact on the

long-term revenue of the company. Effects caused from changes in the retention rate are exponential (not linear) with regard to effects on the long-term revenue (Andreassen, 1995; Reichel and Sasser, 1990).

Customers may be loyal due to high switching barriers or lack of real alternatives. Customers may also be loyal because they are satisfied and thus want to continue the relationship. History has proven that most barriers to exit are limited with regard to durability; companies tend to consider customer satisfaction the only viable strategy in order to keep existing customers. Several authors have found a positive correlation between customer satisfaction and loyalty (Anderson and Sullivan, 1993; Bolton and Drew, 1991; Fornell, 1992).

Notwithstanding the recognized importance of the customer satisfaction in predicting the customers' loyalty, trust is recently advocated to be a more accurate indicator in projecting the customers' loyalty. It is because trust embraces the belief in the corporation or firms which provides outcomes not only present but also in the future while customer satisfaction concept does not include this extent. Therefore, the effect of trust on loyalty is believed to be larger than the effect of customer satisfaction (Jonathan, et al., 2001) and thus, repurchase intent. And it is also conceived that more researches should be spent in this area to generate a more fulfilled concept about customer loyalty.

3.5 The Development of the Link between Customer Trust and Loyalty

3.5.1 Trust in the Industrial market

As the competitive environment changes, trust is becoming more and more important in industrial marketing. Nowadays, business firms seek to build a collaborative relationship, which is trust, with their customers so as to maximize their profit-making opportunities or potentials. It is achievable and relatively cost effective

in the industrial market because the number of customers is smaller and each customer purchases a larger amount of goods from the supplier. This also explains why most transactions are based on the high level of trust (Dwyer, Schurr and Oh, 1987; Morgan and Hunt, 1994). With such relational forms of exchange, parties involved are focusing on the long-term benefits by enhancing competitiveness and reducing transaction cost (Noordeweier et al., 1990)

In Industrial marketing literatures, there are two main ways in elaborating the trust concept. They are either a feature of relationship quality (Dwyer and Oh, 1987; Crosby et al., 1990) or a component of relationship quality (Anderson and Narus, 1984, 1990; Anderson and Weitz, 1990). The followed researches further develop trust into perceived credibility and benevolence of the target (Doney and Cannon, 1997). Perceived credibility focuses on the objective credibility of the exchange partner, the expectancy that the partner's word or written statement can be relied on. Benevolence is the extent to which one partner is genuinely interested in the other's welfare and motivated to seek joint gain. According to them, trust is developed through a process of calculating the costs and rewards of the party cheating or staying in the relationship. Trust exists when the costs of being caught cheating exceed its benefits.

3.5.2 Trust in the Consumer Market

In recent years, businesses in consumer-goods markets face greater pressures as more consumers become deal-loyal (Donath, 1994). To win back loyalty and to emulate the success of industrial marketers, consumer marketers began to embrace the idea of building relationships with customers and winning their trust (Bennet, 1996). Conceptualizations of trust in the consumer marketing literatures, however, have generally been lacking. In the consumer market, there are too many anonymous consumers, making it unlikely that the selling organization could develop personal

relationships with each customer. Thus, consumer marketers may have to rely on a symbol- the brand-to build the relationship. The brand becomes a substitute for human contact between the organization and its consumers, trust may be developed with it.

Nowadays, seeking for relationship with parties no longer only exists in Industrial markets. With the breakthrough of the technology, seeking and maintaining the relationship with customers can be easily applied in the consumer market.

3.5.3 The consequence of loyalty: Intention to Repurchase

The concept of repurchase intention is adopted and modified from both the social psychology and marketing literature. In social psychology, the intention to continue in a relationship is referred to as relationship maintenance by social exchange theory (Thibaut and Kelley, 1959) and interdependence theory (Kelley and Thibaut, 1978). Prior researches in marketing has deemed behavioral tendency and emotional attachment in the concept (Morgan and Hunt, 1994; Kumar, Scheer and Steenkamp, 1995). In marketing, repurchase intent has been studied in the areas of customer satisfaction, loyalty and retention. And it has been used as an indicator for actual repurchase behavior or customer retention (Patterson et al. 1997). The measures of repurchase intent are usually obtained from surveys of current customers assessing their tendency to purchase the same brand, same product or same service, from the same company, or from the same salesperson.

Customer repurchase intentions are frequently determined by perceived value (Dodds, 1991; Cronin et al, 2000). Perceived value is based on customers' careful evaluation of a product, service or company (Zeithaml, 1998), and can be summarized as a trade-off between perceived benefits and perceived costs (Lovelock, 2000). Therefore, when perceived benefits enjoyed by consumers outweigh the perceived costs, their repurchase intentions tend to be high (Dickson & Sawyer, 1990; Lee &

Cunningham, 1996; Cronin et al, 2000; Brady et al, 2001). It is believed that there is a cause and effect relationship between customer loyalty and repurchase intention. As mentioned early in this paper, trust and loyalty can also be seen as trade-off between benefits and costs. It is then believed that customer loyalty contains a certain amount of perceived value, if not all.

In today's competitive business environment, companies are striving to retain their existing customers through many loyalty programs. Their ultimate goals are the success of retention and the gain of repurchase intention of customers. In this paper, the relationship between the loyalty and repurchase intention will be reexamined.

3.6 Corporate Social Responsibility (CSR)

CSR may not be new to the world as a similar concept has appeared since the Industrial Revolution. At that time, people started to recognize that the power of the machines was over the man's. And this leads to a gap between wealthy people and workers. This then raised major issues of responsibility and morality in society. As the living standard of people became to improve over the ages, the issue is left behind gradually.

Although it has been around for a long history, it also generates debates among different scholars. Therefore, there are quite a lot of different meanings in the different fields of studies. Let's have a review of some scholars' definition about CSR.

Concerning the CSR, Joseph McGuire (1963) suggested that the corporation has not only economic and legal obligations, but also certain responsibilities to society which extend beyond those obligations.

In 1989, Carroll developed the CSR concept into a four-part model. It includes discretionary responsibilities (voluntary community involvement), ethical responsibilities (no questionable practices), legal responsibilities (fulfill all laws) and

economic responsibilities (Be profitable). He suggested that CSR should encompass these 4 dimensions, with which are required and desired by the whole society.

CSR also considered as pro-social corporate endeavors (Murray and Vogel, 1997) or corporate social performance (Turban and Greening, 1997), has traditionally been defined rather broadly as the managerial obligation to take action to protect and improve both the welfare of society as a whole and the interest of organizations (Davis and Blomstrom, 1975) .

In 2005, Corporate Social Responsibility is defined as a commitment to improve community well-being through discretionary business practices and contributions of corporate resources (Kotler and Lee, 2005).

All these concepts implied that CSR is something required for the sustainable development in society. In recent years, CSR started to generate more discussion and practices in every aspect of our lives. It is not difficult to see that there is a trend of increasing giving or donation from the big companies over the world. For instance, according to Giving USA, charitable giving by for-profit corporations has risen from an estimated \$9.6 billion in 1999 to \$12.19 billion in 2002 (Kotler and Lee, 2005).

In the global view, CSR even became the main focus in some multinational issues. For example, the protests at the World Trade Organization meetings in Seattle (1999), Quebec City (2001), Doha (2001), and Hong Kong (2005) emphasized just how important social responsibility has become to multinational organizations. In the protests, proponents argue that multinationals exploit the social and environmental standards in foreign countries (Low and Yeats, 1992; Lucas et al., 1992).

In this research, the CSR refers to the **Perceived CSR towards a company** from the consumers' perspective, i.e. Perceived CSR.

3.7 CSR's relationship with customers' trust-loyalty link

Corporate image has been a focus for the academicians and practitioners. Evidence can be seen in the popularity of the Fortune Magazine Reputation survey that ranks companies in the order of their reputation. This shows that the public is aware of the image paradigm. For example, the success of companies like The Body Shop supports the fact that consumers are increasingly looking for companies to be socially and environmentally responsible (Ottman, 1995).

Although corporate image has been discussed for a long time, it was however, not a one-side story. First of all, there are quite a lot of different definitions of corporate image in different streams of studies. It is because different images can be held by the multitude of corporate audiences, such as investors, employees, customers and other stakeholders (Howard, 1998). And in this research, the corporate image will only refer to the corporate image from consumers' perspectives.

The majority of the marketing studies showed that corporate image has a positive relationship with product response (Keller and Aaker, 1992), especially in the process of evaluating the new product by consumers while the minority of the studies contended that there is a negative relationship between corporate image and product response (Hardy, 1970). All in all, there has been a greater support for rather against the corporate image.

It is almost certain that corporate image has a significant marketing use; however, as its diversity in nature, it is not easy for managers to focus the limited resources in certain aspects of corporate image because most of the past researches focus only on the effectiveness of an overall image of a company. And it is also too vague to investigate the whole impact of the corporate image.

Recently, instead of studying the overall impact of the consumers' corporate

image, Brown and Dacin (1997) started to shift the study focus into single or a few dimensions of corporate image which is perceived by consumers. In their article, Corporate Social Responsibility (CSR) is the most influential factor among the other factors in influencing the consumers' response. This idea was further supported by other scholars (Shruti Gupta, 2002).

In the modern consumerism, consumers are no longer just satisfied by the physical products. They will also consider the company's behaviors in deciding their purchase decision. For instance, environmentally concerned companies are always praised as good-reputation or community business. Evidence supports that companies with good CSR performance will gain more reputation. For example, in 1997, Murray and Vogel showed that managers are more willing to consume from a company after exposure to information about its CSR efforts. Creyer and Ross (1997) even showed a positive relationship between consumers' preference for a company's products and the perceptions of that company's ethicality. The same idea is also emphasized by Brown and Dacin's research in 1997. In some other articles, Ellen, Mohr, and Webb (2000) showed that consumers' reactions to a retailer's cause-related marketing efforts not only vary with the type of cause and the retailers' precise role in it but also are reflected in consumers' view regarding the retailers' social performance.

As markets become more competitive, firms are more likely to attempt to maintain their market share by focusing on retaining the current customers. In order to seize the customers and improve the customer retention, companies always initiate a variety of programs so as to communicate with the customers, meet their expectation and keep a long term relationship.

It is the fact that CSR is becoming more popular and well known in the world. Having reviewed the evolution of marketing concepts, it is obvious to see that both

companies and marketers accept the truth that consumers are being more active and rational. It is also believed that CSR can be a strong factor which affects consumers' trust and loyalty relationship because of its unique role in this generation of consumerism. In explaining the link between customer trust and loyalty, there is almost no literature in marketing has examined the role of CSR.

It is asserted that companies with High Perceived CSR, its customers will have a stronger trust-loyalty link while companies with relatively weak perceived CSR, its customers will have weaker trust-loyalty link. Therefore, the purpose of the paper will serve to examine the moderating role of CSR in the customer trust-loyalty link.

4 OBJECTIVES OF THE STUDY

The main objectives of the study are summarized as follow.

- 1) To determine the relationship between the customers' trust and customers' loyalty.
- 2) To examine the role of Perceived Corporate Social Responsibility (CSR) towards a company on customers' trust and customers' loyalty link.
- 3) To determine the relationship between the customers' loyalty and repurchase intent.
- 4) To suggest recommendation and directions to the corporation in deciding the marketing strategies.

5 STATEMENT OF HYPOTHESES

H1: Customer Trust is positively related to Customer Loyalty

H2: Perceived CSR towards a company moderates the positive relationship between Customer Trust and Customer Loyalty

H2a: When a customer has a High Perceived CSR towards a company, the positive relationship between Customer Trust and Customer Loyalty will be strengthened.

H2b: When a customer has a Low Perceived CSR towards a company, the positive relationship between Customer Trust and Customer Loyalty will be weakened.

H3: Customer Loyalty is positively related to customers' Intention to Repurchase

(Please also refer to the Figure 1 Conceptual Framework in the Appendix)

6 METHODOLOGY

6.1 Research Design

The context chosen for the study was the pharmaceutical chain stores in Hong Kong. It is because the pharmaceutical chain stores in Hong Kong which provide wide assortments of product lines are becoming more and more popular. And the competition is very vigorous. In order to stand out from the competition, various forms of strategies are therefore utilized. The investment and effort in CSR of the industry is increasing. As CSR is related to the brand image, companies with being better in CSR are believed to receive a positive word of mouth in society. And it can then generate considerable benefits to the companies in the long run. With the increasing emphasis in sustainable development of society, CSR is believed to be closely linked to the relationship between customers and companies. However, previous studies on measuring the effect of Perceived Corporate Social Responsibility (CSR) towards the company on the customer trust and loyalty link in Hong Kong were rare.

To carry out the research, structured questionnaires (2 sets, one for each scenario) were developed. Convenience sampling method was used in this research. A total of 200 questionnaires (100 for each scenario) were distributed by convenience sampling method. Finally, 184 (92 of each scenario) of them were collected. In the end, data collected was analyzed by using Statistical Package of Social Science (SPSS). Descriptive analysis was used to present a profile of the respondents. Factor analysis was used to measure the construct validity of the factors in the model and hierarchical regression was used to test the statistical significance and the form of the main and interaction terms.

A pretest of 40 questionnaires was carried out prior to the conducting of the

actual survey so as to avoid inapplicable questions and ambiguous wording.

6.2 Questionnaire Design

At the beginning of the survey, respondents will be asked to read the information about their roles and the company's CSR information of the company before filling any answers. There are **two** scenarios for the respondents (*Please refer to the Questionnaires sample in Appendix*). One version describes a company with very High Perceived CSR (High CSR) while the other version describes a competitive company with relative Low Perceived CSR (Low CSR). Then each respondent will be asked to respond to the questions according to different scenario that they received (which were related to TRUST and LOYALTY and REPURCHASE INTENTION). Each respondent was only asked to fill in either type of questionnaire by chance.

To measure the constructs, procedures were derived from the research literature, and five-point Likert scales were employed. In Part One of the questionnaire, the trust level (dependent variable) was measured based on the items developed by Morgan and Hunt (1994) and Lau and Lee (1999). In this section, there are totally six five-point semantic different items scale based on the area of perceived reliability and ethics.

In Part Two, two five-point semantic different items scale questions were applied for the manipulation check of the scenarios in order to understand whether the respondents had imagined themselves in the situation told at the beginning of the questionnaires when they answered the questions. They are about the CSR performance in responding to the company stated in the scenarios.

Then, seven five-point semantic different items scale developed by Narayandas (1996) were adopted to measure the customer loyalty level (dependent variable). They

are: (1) willingness to repurchase, (2) resistance to switching to a competitor that is superior to the preferred shop and (3) willingness to recommend preferred shop to friends and relatives. These can be viewed as attitudinal measures of loyalty (Uncles and Laurent, 1997). Besides, willingness to continue a relationship with the shop in the situation of some influential information was added in this measure. It is because I believe that can help to measure the behavioral loyalty of the respondents. And behavioral loyalty should be more crucial in predicting the customer behavior.

In Part Four, repurchase intention was asked again to confirm the respondents' action willingness. It is because repurchase intent is almost the most important element in the loyalty scales which needs confirmation. And the relationship therefore was re-examined in the research. Four five-point semantic different items scale questions from Narayandas (1996) were used again to confirm respondents' desire to repurchase in the shop. They are all based on: (1) willingness to come to the shop, (2) stickiness to shop and (3) confirmation of the willingness.

In Part Five, three five-point semantic different items scale questions were asked to get the attitude expression towards the importance of CSR. This aims at measuring the position or relative importance of CSR of a company (pharmaceutical chain stores in HK) inside respondents' mind. This can provide more insights for the further discussion in the later part of the research.

In the last part, demographic information of the respondents including gender, age, education level, occupation, income level, media habit, monthly expense and marital status were asked.

7 FINDINGS AND ANALYSIS

7.1 Demographics and other Related Characteristics of Respondents

(Please refer to the Demographics part of SPSS Output in Appendix)

Of the respondents, 82% aged 21-25 and over 82% had tertiary education. And 87% of the respondents were students. Moreover, about 82% of the respondents' monthly income was below HK\$5999 and about 90% of them were single. And among the respondents, nearly 40% of them is male while 60% is female. Most of the respondents' monthly expense is in the range below HK\$2000. And the most frequent touched media are newspaper (43%) and TV (41%). Furthermore, over 70% of the respondents agreed that Corporate Social Responsibility's importance in today's society. 70% of the respondents even expressed that they did consider the company's CSR as important as the pricing discounts offered during their shopping experience.

7.2 Analysis

7.2.1 Factor analysis and Reliability test

(Please refer to the Table 1 or Factor analysis in SPSS Output in Appendix)

The principle component method was used with 17 items. The Bartlett's test of Sphericity was significant ($P=0.000$) and the Kaiser-Meyer Olkin (KMO) value was 0.948, exceeding the recommended value of (Kaiser, 1970, 1974). Thus, the use of factor analysis was appropriate. Then, the items were rotated by using Varimax rotation. The items with cross loading were deduced from original 17 items. The resultant three factors explained 79.636% of the variance. The means obtained from averaging remaining items within each factor (factor mean) were used in subsequent regression analysis. In terms of reliability test, the Cronbach's alpha of factors ranged from 0.869 to 0.937 which is higher than the standard alpha of 0.6. This indicated satisfactory internal consistency reliability.

Factor 1 represents the Customer Loyalty. It was originally composed of 7 items. However, according to the factor analysis, six ($\alpha=0.937$) of them are remained which explained 33.56% of variance. Factor 2 was the Customer Trust which consisted of 6 items ($\alpha=0.936$) and it explained 31.22% of variance. Lastly, factor 3 was Repurchase Intention which was originally composed of 4 items. After elimination of those who have cross loadings, 2 ($\alpha=0.87$) of them are left and it explained 14.86% of variance.

7.2.2 Hierarchical Multiple Regressions

7.2.2.1 Relationship between Customer Trust and Customer Loyalty

Applying the hierarchical regression, the procedures recommended by Ndubisi (2005), Cohen and Cohen (1983), Hui, Au and Fock (2004) were used to test the statistical significance and form of the main and interaction terms. As the first step of regression, gender, age, education, income, media habit, last month's expense on shopping, occupation, marital status and personality were included as the confounding variables in step 1 (*refer to the Table 2 in Appendix*). To test the H1, customer loyalty was regressed on customer trust. As shown in step 2 in Table 2, when main factor (Trust mean) was added to the equation, the result revealed that the Customer Trust is positively related to the Customer Loyalty (R^2 change=0.4, $b=0.77$, $p=0.000$). This then supports H1.

7.2.2.2 Moderating effect of Perceived CSR on Customer Trust-Loyalty Link

To test the moderating effect, the proposed moderator (Perceived CSR towards the company.) and the interaction term (Trust mean x Perceived CSR) were added at step 3 and step 4 respectively(*refer to the Table 2 in Appendix*). And as the proposed moderator was in nominal form, dummy variable was created (Hair *et al.*, 1998). Then

High Perceived CSR was recoded as 1 while Low Perceived CSR was recoded as 0. Referring to the step 4 in Table 2, the result revealed that it has moderating effect but with the opposite direction. The result is significant (R Square change=0.01, $b = -0.30$, $p = 0.02$). Although the result is significant in regression, however, the direction of the effect is different from the hypothesized one. This meant that the proposed moderator didn't strengthen the positive relationship between Customer Trust and Customer Loyalty when customers had a High Perceived CSR towards the company. Also, it didn't weaken the positive relationship between Customer Trust and Customer Loyalty when customers had Low Perceived CSR towards the company. Therefore, H2a and H2b were not supported although H2 was supported in the model. Contrary to the predicted result, the unstandardized coefficient of the interaction term (Trust mean \times Perceived CSR) was -0.302 which meant that the moderating effect was less strong in the situation of High Perceived CSR towards the company. This meant that the interaction term will have a negative effect (weakening effect) in the positive relationship of Customer Trust and Customer Loyalty when customers had a High Perceived CSR towards the company. In other words, since the coded variable is the situation of High Perceived CSR towards the company, and the direction of the coefficients is negative, it meant that coded variable (the situation of High Perceived CSR towards the company) is less influential than the uncoded variable (the situation of Low Perceived CSR towards the company).

In order to get a deeper investigation, the degree of the interaction effect of Perceived CSR towards the company in the trust-loyalty relationship was explored further. By splitting the median of Trust mean (Moschis and Moore, 1979), two levels of trust, below median and above median were obtained. Dummy variable for Perceived CSR towards the company remained as follows: High Perceived CSR (**1**)

and Low Perceived CSR (0). By plotting the graph of these dimensions, Figure 2 resulted (*refer to the Figure 2 in Appendix*).

Figure 2 showed that customers who had a High Perceived CSR towards the company record a higher loyalty than customers who had a Low Perceived CSR in both levels of trust. Both of the groups demonstrated a positive relationship between Customer Trust and Customer Loyalty. However, it was easy to see that the slope of the Low Perceived CSR group is steeper than the High Perceived CSR group. This told us that with per unit increase in trust level, the loyalty level of customers in the situation of the Low Perceived CSR towards the company would increase more(faster) than the customers in the situation of the High Perceived CSR group. It was not difficult to interpret that with the increasing trust level of customers; their loyalty level would increase correspondingly. But the increasing rate for customers who had a Low Perceived CSR towards the company was higher than the increasing rate of who had a High Perceived CSR towards the company

7.2.2.3 Relationship between Customer Loyalty and Repurchase Intention

In testing H3, similar method was applied. The confounding variables were controlled at the step 1 in Table 3. When main factor was added to the equation in step 2, the results revealed that the Customer Loyalty is positively related to the Repurchase Intention of the customers with statistical significance (R Square change=0.55, b=0.81, p=0.000). This meant that H3 was supported.

8 DISCUSSIONS AND IMPLICATION

Consistent with the prediction, the Customer Trust is positively influences the Customer Loyalty in customer behaviors. And the Customer Loyalty also shows to be positively related with the Repurchase Intention which supports the previous studies.

The results provide empirical support for the past efforts in this area. Therefore, retail shops, especially for those pharmaceutical chain stores, have to develop related strategies to increase the Customer Trust so as to increase the Customer Loyalty and ultimately increase the Repurchase Intention of the customers.

Although the results from this study can't successfully show the predicted moderating effect of Perceived CSR towards the company confronted by customers on the relationship between Customer Trust and Customer Loyalty, however, it does provide some insights for the coming research. As some previous research state that Corporate Social Responsibility of a company is a long term investment which can't see the immediate impact, however, its growing importance and popularity in companies and society worth researchers' continual effort to investigate its impact on customers. It is also of its ambiguity, more research effort should be paid.

Although the result shows a difference from the predicted result, it tells us that appropriate investment should allocate to the customers who had Low Perceived CSR towards the company because they have a greater potential to become loyal and to increase their repurchase intent while relatively less investment should be invested at keeping those customer who had established a better image and higher level of trust towards the company. This supports some researchers' view that keeping existing customers and attracting new comers are both vital for business in today's extremely competitive environment. It also supports the say that attracting a new customer is beneficial but more expensive.

From the result, even in the situation of Low perceived CSR towards the company, those customers show a strong relationship between Customer Trust and Customer Loyalty. This may provide a fact that there are some other things which will impose an impact on customer trust- loyalty link. So in order to gain a more

completed result of the effect of Perceived importance of Corporate Social Responsibility, CSR should be more clearly defined. For instance, CSR can be decomposed into people and product components and stakeholder management and issue components. These components may have different effects on the result. And more research effort should be encouraged to gain more insights about the change of Perceived importance of CSR in society.

In addition, future research may also consider the moderation effect of Perceived CSR towards a company on the relationship between customer satisfaction and customer loyalty. It is because trust contains a belief in the brand or company while customer satisfaction does not contain this dimension. Therefore, the Perceived CSR towards the company may be so strong to impose a moderation effect to customer satisfaction which is less complex than the trust.

However, it is quite optimistic that the importance of Perceived CSR is growing and it is worthy of continual research about its impact. According to this study, over 70% of the respondents expressed that they will consider the Corporate Social Responsibility of a company when they are shopping. And about 69.6% of the respondents even think that the importance of the Perceived CSR of the company is the same as pricing discounts offered by the company. And such implication might be beneficial for the practitioners in the coming future, if not now.

9 RECOMMENDATION

It is no doubt that CSR will become a critical part for the coming centuries. However, it should be handled with care. Some research found that CSR is costly to investment and sometimes can even produce a reverse effect on the company's image. Also companies are reminded to realize that modern customers are more rational and

smart; they can know who is really being good or being bad in society. Therefore, companies should not blindly invest in the CSR area without looking at its efficiency; instead, a good balance should be emphasized. In more specific, companies should do some CSR in corresponding with their own marketing position and own ability. Only with performing a good CSR, companies can increase their reputation and attract the customers by its unique differentiation of its image. Customer retention can then be achieved.

10 LIMITATIONS

A number of limitations must be acknowledged which suggest that caution should be exercised in making generalizations. Firstly, convenience sampling was used in this research because of the ease of administration and the cost constraint. The selection of the sample may have some bias. Secondly, due to the constraints on time and cost, only 92 respondents' data were collected for each scenario. And the small sample might not be representative of the whole population in Hong Kong. Also, the single context of the study contributes to some of the limitations. So if it is possible, extending the research to other similar contexts appears appropriate, such as supermarkets and fast food chain restaurants. Therefore, the results of this study should be interpreted with caution. And further research should be conducted using a larger sample. More to emphasize, different scales can be used to measure the customers' trust, loyalty and repurchase intention in depth. For example, seven-likert scales can be used instead of 5 point scale. It is because it will be more accurate to measure the relationship between factors. Lastly, the key variable, Perceived CSR towards the company, was measured unidimensionally, whereas the construct in fact can be divided into people and product components and stakeholder management and

issue components.

11 CONCLUSIONS

The study confirms the relationship between Customer Trust, Customer Loyalty and Repurchase Intention. They are considered to be a good measure of the relationship between the customers and the companies. Although this little research's hypotheses can't be fulfilled completely. However, it does give some insights for the practitioners that CSR will become more important and consumers have accumulated the knowledge to respond to the Perceived CSR of the companies. And more resources should be channeled to perform their CSR so as to gain a better image from customers. More importantly, the study provides evidence that CSR's influence could be further investigated.

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Appendix

Figure 1.

Conceptual Framework

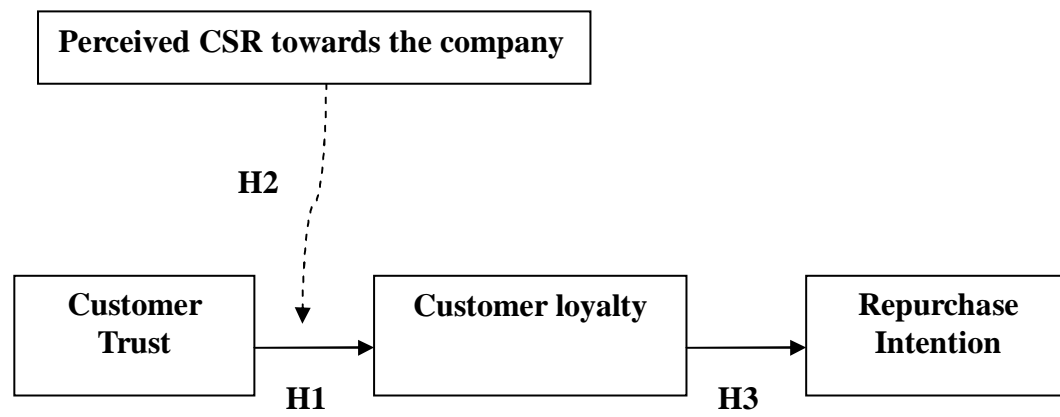


Figure 2.

Mean loyalty by customers who have High Perceived CSR and Low Perceived CSR at different levels of Trust

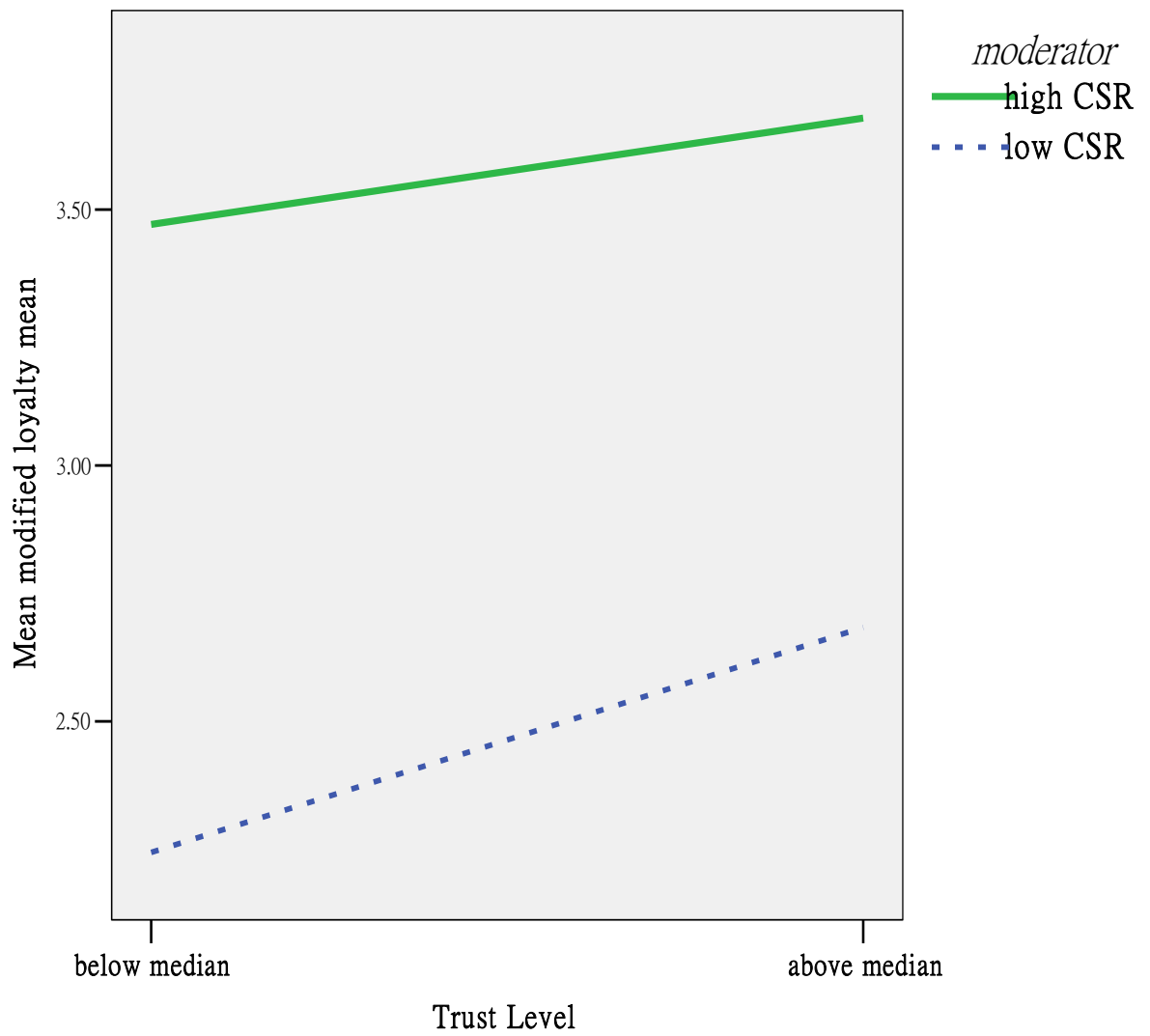


Table 1.
Factor analysis

	Loading	Mean Score	Factor Mean
Factor 1. Loyalty Level			
1) I am loyal to the company.	0.837	3.11	2.98
3) Even if the other company offered attractive price, I will continue to buy in this company.	0.822	2.82	
4) If there is a membership scheme, I will join the scheme.	0.707	3.10	
5) I will recommend the company to my relatives or friends.	0.672	3.04	
6) If someone makes negative comment about the company, I would defend it.	0.796	2.72	
7) Overall, I am a loyalty customer of the company.	0.823	3.10	
<i>Reliability coefficient alpha=0.937, Eigenvalue=4.699, Variance explained=33.564%</i>			
Factor 2. Trust Level			
1) I believe it is a right choice to shop in the chain stores.	0.636	3.52	3.39
2) I believe that this company will not try to cheat me.	0.796	3.37	
3) The company is reliable.	0.806	3.39	
4) I feel secure when I buy things there.	0.846	3.43	
5) I feel that I can trust the company completely.	0.796	3.18	
6) Overall, the company is trustworthy.	0.800	3.46	
<i>Reliability coefficient alpha=0.936, Eigenvalue=4.370, Variance explained=31.216%</i>			
Factor 3. Repurchase Intention			
2) I will go there with my relatives and friends.	0.703	3.28	3.31
4) Overall, I think I will repurchase there.	0.590	3.33	
<i>Reliability coefficient alpha=0.936, Eigenvalue=2.080, Variance explained=14.856%</i>			

Table 2.
Regression Analysis of Customer Loyalty on Customer Trust,
with perceived CSR as a moderator.

Variables	Step 1	Step 2	Step 3	Step 4
Gender	0.06	0.09	0.15*	0.17*
Age	0.04	-0.01	-0.02	-0.02
Education level	-0.02	0.04	0.03	0.04
Monthly income	0.08	0.00	-0.02	-0.01
Monthly expense	-0.08	-0.03	-0.05	-0.06
Media habit	0.06	0.02	0.33	0.03
Occupation	0.05	0.12	-0.00	-0.00
Marital status	0.50	0.41	0.40	0.42
Personality (mean)	0.34***	0.34***	0.21***	0.22***
Trust mean		0.77***	0.39***	0.49***
Perceived CSR (moderator)			0.91***	1.97***
Trust mean x Perceived CSR				-0.30*
R Square Change	0.15**	0.40***	0.18***	0.01*

Note: The values are unstandardized regression coefficients,
 High perceived CSR (1), Low CSR (0)

*p<0.05, **p<0.01, ***p<0.001

Table 3.
Regression analysis of Repurchase Intention on
Customer Trust

Variables	Step 1	Step 2
Gender	0.13	0.08
Age	0.04	0.01
Education level	-0.07	-0.06
Monthly income	0.09	0.03
Monthly expense	-0.14*	-0.07
Media habit	0.04	-0.01
Occupation	0.05	0.00
Marital status	0.25	-0.15
Personality (mean)	0.20*	-0.08
Loyalty mean		0.81***
R Square Change	0.10*	0.55***

Note: The values are unstandardized regression coefficients,
 *p<0.05, **p<0.01, ***p<0.001

Questionnaires-English version

Question No: _____

Questionnaire

Hi, I am a Year 3 Marketing student from Hong Kong Baptist University. I am currently doing a study about the effect of the Perceived Corporate Social Responsibility on the customer responses. I would be most grateful if you can grant me 3 to 5 minutes and help me finish the questionnaire. All the data collected will be only for study use and it would be eliminated after finishing the study. Thank you!

Scenario: (High Perceived CSR)

You are one of the **ABC** company's customers. You always go shopping there. **ABC** company was established in 1970, it is one of the famous pharmaceutical chain stores in Hong Kong. With over 200 stores in Hong Kong districts, it sells various commodities.

The company not only concentrates on making profit, but also emphasizes its Corporate Social Responsibility (CSR) performance. Every year, the corporation contributes 7% of its revenue for social activities and environmental issues. Over the years, the company participated and organized many charitable activities for the needed people in society. These activities included caring about the children without proper education, sports events sponsorship, health care information day and activities concerning the elderly. Besides, **ABC** company devotes a lot of effort in supporting the development of environmental protection. It also encourages its employees to spread and share the environmental protection information with the customers. In addition, employees are encouraged and supported to participate into different social activities every year.

Therefore, **ABC** company has been rewarding as the 'Caring company' from Hong Kong Council of Social Service since 2002 for praising its outstanding and contributive performance to society.

A) According to the above scenario, please score your *Trust Level* towards the company

	Strongly Disagree		Neutral		Strongly Agree	Not Applicable
1) I believe it is a right choice to shop in the chain stores.	1	2	3	4	5	N/A
2) I believe that this company will not try to cheat me.	1	2	3	4	5	N/A
3) The company is reliable.	1	2	3	4	5	N/A
4) I feel secure when I buy things there.	1	2	3	4	5	N/A
5) I feel that I can trust the company completely.	1	2	3	4	5	N/A
6) Overall, the company is trustworthy.	1	2	3	4	5	N/A

B) From the above scenario, please score the *CSR performance* towards the company

	Strongly Disagree		Neutral		Strongly Agree	Not Applicable
1) This is a socially responsible company.	1	2	3	4	5	N/A
2) It has lots of involvement in local communities.	1	2	3	4	5	N/A

C) Regarding the above trust level, please also score the *Loyalty Level* towards the company

	Strongly Disagree		Neutral		Strongly Agree	Not Applicable
1) I am loyal to the company.	1	2	3	4	5	N/A
2) I will go on to purchase in this company in future.	1	2	3	4	5	N/A
3) Even if the other company offered attractive price, I will continue to buy in this company.	1	2	3	4	5	N/A
4) If there is a membership scheme, I will join the scheme.	1	2	3	4	5	N/A
5) I will recommend the company to my relatives or friends.	1	2	3	4	5	N/A
6) If someone makes negative comment about the company, I would defend it.	1	2	3	4	5	N/A
7) Overall, I am a loyalty customer of the company.	1	2	3	4	5	N/A

D) Regarding the above trust and loyalty level, please also score your Repurchase Intention towards the company.

	Strongly Disagree		Neutral		Strongly Agree	Not Applicable
1) I am willing to continue to buy in this shop because I like the company.	1	2	3	4	5	N/A
2) I will go there with my relatives and friends.	1	2	3	4	5	N/A
3) I will go on to shop there even if I need to pay a premium price.	1	2	3	4	5	N/A
4) Overall, I think I will repurchase there.	1	2	3	4	5	N/A

E) Regarding your own personality, please score the following items.

	Strongly Disagree		Neutral		Strongly Agree	Not Applicable
1) I think the CSR performance of a company is as important as the pricing discount when I am shopping.	1	2	3	4	5	N/A
2) I think I am a socially responsible person.	1	2	3	4	5	N/A
3) I think I will consider the long term effect of daily consumption on the sustainable development of society. (e.g. environmental protection issue)	1	2	3	4	5	N/A

F) Demographics

1) Gender :

a	Male	b	Female
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2) Please choose your Age range:

A	20 or below	b	21-25	c	26-30
D	31-35	e	36-40	f	41 or above

3) Please choose your Education Level:

a	Primary or below	c	S4-S5	e	diploma, certificate or associate degree
b	S1-S3	d	S6-S7	f	University or above

4) Please choose your Monthly Income range (HK\$):

a)	Below \$1,000	e)	\$6,000 - \$7,999	i)	\$20,000 - \$24,999
b)	\$1,000 - \$1,999	f)	\$8,000 - \$9,999	j)	\$25,000 - \$39,999
c)	\$2,000 - \$3,999	g)	\$10,000 - \$14,999	k)	\$40,000 or above
d)	\$4,000 - \$5,999	h)	\$15,000 - \$19,999		

5) Please choose the Media Channel(s) that you mostly get the news from. (Not more than two)

- a) Newspaper b) TV c) Magazines
 d) Internet e) Radio

6) Please select your Expense Range of shopping last month(HK\$) ?

- a) Below \$500 b) \$501-\$1000 c) \$1001-\$2000
 d) \$2001-\$4000 e) \$4001 or above

7) Please select your current Occupation.

a)	Manager or Executives	e)	Clerks	i)	Student
b)	Professionals	f)	Service	j)	Retired
c)	Professional Assistants (e.g. nurse or sales)	g)	Technician	k)	Not Employed
d)	Employer or Self-employed	h)	Housewife	l)	Others:_____

8) Please select your Marital Status.

a)	Single
b)	Married
c)	Others (Divorce, widow or widower)

----End----

Question No: _____

Questionnaire

Hi, I am a Year 3 Marketing student from Hong Kong Baptist University. I am currently doing a study about the effect of the Perceived Corporate Social Responsibility on the customer responses. I would be most grateful if you can grant me 3 to 5 minutes and help me finish the questionnaire. All the data collected will be only for study use and it would be eliminated after finishing the study. Thank you!

Scenario: (Low Perceived CSR)

You are one of the **XYZ** company's customers. You always go shopping there. **XYZ** company was established in 1970, it is one of the famous pharmaceutical chain stores in Hong Kong. With over 200 stores in Hong Kong districts, it sells various commodities.

In order to be competitive, the company also takes Corporate Social Responsibility (CSR) in some ways. Every year, the corporation contributes 1% of its revenue for social activities and environmental issues. But the contribution is far from the industry standard. Over the years, the company claimed that they participated and organized many charitable activities for the needed people in society. But their performance received a lot of complaints because of the improper supervision and poor efficiency in performing the CSR. Besides, **XYZ** company did not encourage its employees to spread and share the environmental protection information with the customers. In addition, employees were not motivated and to participate into different social activities every year.

Therefore, **XYZ** company had been lost the award of the 'Caring company' from Hong Kong Council of Social Service due to its deteriorating CSR performance since 2002.

A) According to the above scenario, please score your *Trust Level* towards the company

	Strongly Disagree		Neutral		Strongly Agree	Not Applicable
1) I believe it is a right choice to shop in the chain stores.	1	2	3	4	5	N/A
2) I believe that this company will not try to cheat me.	1	2	3	4	5	N/A
3) The company is reliable.	1	2	3	4	5	N/A
4) I feel secure when I buy things there.	1	2	3	4	5	N/A
5) I feel that I can trust the company completely.	1	2	3	4	5	N/A
6) Overall, the company is trustworthy.	1	2	3	4	5	N/A

B) From the above scenario, please score the *CSR performance* towards the company

	Strongly Disagree		Neutral		Strongly Agree	Not Applicable
1) This is a socially responsible company.	1	2	3	4	5	N/A
2) It has lots of involvement in local communities.	1	2	3	4	5	N/A

C) Regarding the above trust level, please also score the *Loyalty Level* towards the company

	Strongly Disagree		Neutral		Strongly Agree	Not Applicable
1) I am loyal to the company.	1	2	3	4	5	N/A
2) I will go on to purchase in this company in future.	1	2	3	4	5	N/A
3) Even if the other company offered attractive price, I will continue to buy in this company.	1	2	3	4	5	N/A
4) If there is a membership scheme, I will join the scheme.	1	2	3	4	5	N/A
5) I will recommend the company to my relatives or friends.	1	2	3	4	5	N/A
6) If someone makes negative comment about the company, I would defend it.	1	2	3	4	5	N/A
7) Overall, I am a loyalty customer of the company.	1	2	3	4	5	N/A

D) Regarding the above trust and loyalty level, please also score your Repurchase Intention towards the company.

	Strongly Disagree		Neutral		Strongly Agree	Not Applicable
1) I am willing to continue to buy in this shop because I like the company.	1	2	3	4	5	N/A
2) I will go there with my relatives and friends.	1	2	3	4	5	N/A
3) I will go on to shop there even if I need to pay a premium price.	1	2	3	4	5	N/A
4) Overall, I think I will repurchase there.	1	2	3	4	5	N/A

E) Regarding your own personality, please score the following items.

	Strongly Disagree		Neutral		Strongly Agree	Not Applicable
1) I think the CSR performance of a company is as important as the pricing discount when I am shopping.	1	2	3	4	5	N/A
2) I think I am a socially responsible person.	1	2	3	4	5	N/A
3) I think I will consider the long term effect of daily consumption on the sustainable development of society. (e.g. environmental protection issue)	1	2	3	4	5	N/A

F) Demographics

1) Gender :

a	Male	b	Female
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2) Please choose your Age range:

a	20 or below	b	21-25	c	26-30
d	31-35	e	36-40	f	41 or above

3) Please choose your Education Level:

a	Primary or below	c	S4-S5	e	diploma, certificate or associate degree
b	S1-S3	d	S6-S7	f	University or above

4) Please choose your Monthly Income range (HK\$):

a	Below \$1,000	e	\$6,000 - \$7,999	i	\$20,000 - \$24,999
b	\$1,000 - \$1,999	f	\$8,000 - \$9,999	j	\$25,000 - \$39,999
c	\$2,000 - \$3,999	g	\$10,000 - \$14,999	k	\$40,000 or above
d	\$4,000 - \$5,999	h	\$15,000 - \$19,999		

5) Please choose the Media Channel(s) that you mostly get the news from. (Not more than two)

- a) Newspaper b) TV c) Magazines
 d) Internet e) Radio

6) Please select your Expense Range of shopping last month(HK\$) ?

- a) Below \$500 b) \$501-\$1000 c) \$1001-\$2000
 d) \$2001-\$4000 e) \$4001 or above

7) Please select your current Occupation.

a)	Manager or Executives	e)	Clerks	i)	Student
b)	Professionals	f)	Service	j)	Retired
c)	Professional Assistants (e.g. nurse or sales)	g)	Technician	k)	Not Employed
d)	Employer or Self-employed	h)	Housewife	l)	Others:_____

8) Please select your Marital Status.

a)	Single
b)	Married
c)	Others (Divorce, widow or widower)

---End---

問卷-中文版本

問卷編號：_____

問卷調查

你好！我是香港浸會大學市場系三年級的學生，現進行一項有關於零售商店的社會企業責任與顧客對零售商店忠誠度之關係的學術研究。本問卷獲得之一切資料，只會用以學術研究，而所得之資料在研究期間將會絕對保密，待完成後，定會將之刪除。現煩請閣下騰出數分鐘時間閱讀有關之消費情景並完成下列問卷，本人在此表示衷心的感謝！

情景內容：(High Perceived CSR)

你是ABC公司的顧客，你經常到其門市部購買日常用品。

ABC公司成立於一九七零年，時至今日，集團已成為連鎖性的零售及製造業機構，業務遍佈港九新界。集團旗下經營超過二百間零售商店，而銷售之貨品種類包羅萬有。

集團在發展業務的同時，也竭盡企業公民的責任，關懷社會各階層的需要，積極參與公益活動。每年，集團都會捐出其百分之七的營業額為慈善和環保用途。多年來，集團參與及舉辦的慈善活動照顧了不同社會階層的需要，包括資助失學兒童、舉辦體育活動、宣揚保健訊息，以及為老人提供購物優惠等。此外，公司十分支持環保活動，同時也鼓勵員工透過與顧客的接觸，傳遞愛護環境和保護地球的信息，例如，鼓勵顧客自備購物袋以及少用膠袋等。

另外，公司亦十分鼓勵員工參與社會公益活動。

因此，公司於二零零二年開始至今，一直獲香港社會服務聯會頒發「商界展關懷」標誌，以表揚其出色的社會責任。

甲：就以上情景，請選擇對有關零售店鋪信任程度的評分。

	非常不同意	不同意	普通	同意	非常同意	不適用
1)我相信我選擇在這一零售商店購買是正確的。	1	2	3	4	5	N/A
2)我相信這零售商店不會欺騙我(顧客)。	1	2	3	4	5	N/A
3)我認爲這零售商店是值得信任的。	1	2	3	4	5	N/A
4)我覺得在這零售商店購物，十分安全。	1	2	3	4	5	N/A
5)我認爲我可以完全信任這零售商店。	1	2	3	4	5	N/A
6)整體來說，我是信任這零售商店的。	1	2	3	4	5	N/A

乙：就以上情景，請選擇對該零售商店的社會責任表現的評估。

	非常不同意	不同意	普通	同意	非常同意	不適用
1)我覺得這是一家擁有良好社會責任的企業。	1	2	3	4	5	N/A
2)這家企業參與或舉辦了很多貢獻社會的活動。	1	2	3	4	5	N/A

丙：就以上信任程度，請選擇對該零售商店的忠誠程度的評分。

	非常不同意	不同意	普通	同意	非常同意	不適用
1)我認爲我是這家零售商店的忠實顧客。	1	2	3	4	5	N/A
2)我相信未來我仍願意在這家零售商店購買我所需要的商品或服務。	1	2	3	4	5	N/A
3)我認爲即使其他零售商店的商品有較便宜的價格，我還是會在這一家購買。	1	2	3	4	5	N/A
4)我認爲如果這家零售商店有會員制度，我會參加或繼續保持與之關係。	1	2	3	4	5	N/A
5)我認爲我會向親友或朋友推薦這家零售商店。	1	2	3	4	5	N/A
6)如果別人惡意中傷該商店，我認爲我會盡力維護它。	1	2	3	4	5	N/A
7)整體來說，我是這零售商店的忠實顧客。	1	2	3	4	5	N/A

丁：就以上信任和忠誠程度，請選擇你對再次光顧這商店意慾的評分。

	非常不同意	不同意	普通	同意	非常同意	不適用
1)我會繼續到該零售商店購物，因爲我喜歡這家公司。	1	2	3	4	5	N/A
2)我會邀請我的親友或朋友與我一起到這家商店購物。	1	2	3	4	5	N/A
3)即使我需要付出略爲貴的價錢，我還是會選擇到該公司購物。	1	2	3	4	5	N/A
4)整體來說，我一定會再次光顧這零售商店的。	1	2	3	4	5	N/A

戊：請依照你的個性，就以下各項選出你的同意程度。

	非常不同意	不同意	普通	同意	非常同意	不適用
1)我覺得在日常購物時，價格的優惠和商店的社會責任表現對我來說是同等重要的。	1	2	3	4	5	N/A
2)我覺得我是一個對社會負責任的人。	1	2	3	4	5	N/A
3)我覺得當我在日常購物時，我會關心到日常消費對整個環境甚至社會長遠發展的影響。(例如：環保等問題。)	1	2	3	4	5	N/A

己：個人資料

1) 性別：

a	男	b	女
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2) 請問您的年齡:

a	20 歲或以下	b	21-25 歲	c	26-30 歲
d	31-35 歲	e	36-40 歲	f	41 歲或以上

3) 請問您的教育程度:

a	小學或以下	c	高中：中四至中五	e	大專：文憑 / 證書 或副學士
b	初中：中一至中三	d	預科：中六至中七	f	大學或以上

4) 請問你個人平均每月收入(HK\$):

a	\$1,000 以下	e	\$6,000 - \$7,999	i	\$20,000 - \$24,999
b	\$1,000 - \$1,999	f	\$8,000 - \$9,999	j	\$25,000 - \$39,999
c	\$2,000 - \$3,999	g	\$10,000 - \$14,999	k	\$40,000 或以上
d	\$4,000 - \$5,999	h	\$15,000 - \$19,999		

5) 請選擇你最經常接觸的媒體。(最多兩項)

- a) 報紙 b) 電視 c) 雜誌 / 月刊
 d) 互聯網 e) 電台

6) 請問你上個月大概花多少錢在購物方面(HK\$)?

- a) \$500 或以下 b) \$501-\$1000 c) \$1001-\$2000
 d) \$2001-\$4000 e) \$4001 或以上

7) 下列哪一項最適合形容你現時的工作身份?

a	經理 / 行政人員	e	文員	i	學生
b	專業人員	f	服務工作 / 商店銷售人員	j	退休
c	輔助專業人員 (如：護士、推銷員等)	g	技術人員	k	待業
d	僱主 / 自僱人士	h	家庭主婦	l	其他：

8) 你目前的婚姻狀況為：

a	單身
b	已婚
c	其他 (如：分居、離婚、喪偶)

問卷完。謝謝!

問卷編號：

問卷調查

你好！我是香港浸會大學市場系三年級的學生，現進行一項有關於零售商店的社會企業責任與顧客對零售商店忠誠度之關係的學術研究。本問卷獲得之一切資料，只會用以學術研究，而所得之資料在研究期間將會絕對保密，待完成後，定會將之刪除。現煩請閣下騰出數分鐘時間閱讀有關之消費情景並完成下列問卷，本人在此表示衷心的感謝！

情景內容：（Low Perceived CSR）

你是XYZ公司的顧客，你經常到其門市部購買日常用品。XYZ公司起源於一九七零年，至今，集團已成為連鎖性的零售及製造業機構，業務遍及港九新界。集團旗下經營超過二百間零售商店，銷售貨品種類繁多。

近年來，XYZ公司為了迎合市場同業的競爭，亦著手於一些社會公益以及環保活動。每年，集團會捐出少於其百分之一的營業額為慈善和環保用途，這數目遠低於業界的標準。一直以來，集團參與及舉辦的慈善活動亦並沒有表現出積極態度，大多只是空喊口號而已，而且執行效率差，成效當然未如理想。例如，在實施「無膠袋日」時，由於上下政策不一致和執行的不嚴謹，部分分店未有接獲公司通告，而沒有執行有關政策，最終備受社會人士批評。

此外，XYZ公司也沒有鼓勵員工參與社區工作。

有鑑於此，公司於二零零二年已不再獲香港社會服務聯會頒發「商界展關懷」標誌。

甲：就以上情景，請選擇對有關零售店鋪信任程度的評分。

	非常不同意	不同意	普通	同意	非常同意	不適用
1)我相信我選擇在這一零售商店購買是正確的。	1	2	3	4	5	N/A
2)我相信這零售商店不會欺騙我(顧客)。	1	2	3	4	5	N/A
3)我認爲這零售商店是值得信任的。	1	2	3	4	5	N/A
4)我覺得在這零售商店購物，十分安全。	1	2	3	4	5	N/A
5)我認爲我可以完全信任這零售商店。	1	2	3	4	5	N/A
6)整體來說，我是信任這零售商店的。	1	2	3	4	5	N/A

乙：就以上情景，請選擇對該零售商店的社會責任表現的評估。

	非常不同意	不同意	普通	同意	非常同意	不適用
1)我覺得這是一家擁有良好社會責任的企業。	1	2	3	4	5	N/A
2)這家企業參與或舉辦了很多貢獻社會的活動。	1	2	3	4	5	N/A

丙：就以上信任程度，請選擇對該零售商店的忠誠程度的評分。

	非常不同意	不同意	普通	同意	非常同意	不適用
1)我認爲我是這家零售商店的忠實顧客。	1	2	3	4	5	N/A
2)我相信未來我仍願意在這家零售商店購買我所需要的商品或服務。	1	2	3	4	5	N/A
3)我認爲即使其他零售商店的商品有較便宜的價格，我還是會在這一家購買。	1	2	3	4	5	N/A
4)我認爲如果這家零售商店有會員制度，我會參加或繼續保持與之關係。	1	2	3	4	5	N/A
5)我認爲我會向親友或朋友推薦這家零售商店。	1	2	3	4	5	N/A
6)如果別人惡意中傷該商店，我認爲我會盡力維護它。	1	2	3	4	5	N/A
7)整體來說，我是這零售商店的忠實顧客。	1	2	3	4	5	N/A

丁：就以上信任和忠誠程度，請選擇你對再次光顧這商店意慾的評分。

	非常不同意	不同意	普通	同意	非常同意	不適用
1)我會繼續到該零售商店購物，因爲我喜歡這家公司。	1	2	3	4	5	N/A
2)我會邀請我的親友或朋友與我一起到這家商店購物。	1	2	3	4	5	N/A
3)即使我需要付出略爲貴的價錢，我還是會選擇到該公司購物。	1	2	3	4	5	N/A
4)整體來說，我一定會再次光顧這零售商店的。	1	2	3	4	5	N/A

戊：請依照你的個性，就以下各項選出你的同意程度。

	非常不同意	不同意	普通	同意	非常同意	不適用
1)我覺得在日常購物時，價格的優惠和商店的社會責任表現對我來說是同等重要的。	1	2	3	4	5	N/A
2)我覺得我是一個對社會負責任的人。	1	2	3	4	5	N/A
3)我覺得當我在日常購物時，我會關心到日常消費對整個環境甚至社會長遠發展的影響。(例如：環保等問題。)	1	2	3	4	5	N/A

己：個人資料

1) 性別：

a	男	b	女
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2) 請問您的年齡:

a	20 歲或以下	b	21-25 歲	c	26-30 歲
d	31-35 歲	e	36-40 歲	f	41 歲或以上

3) 請問您的教育程度:

a	小學或以下	c	高中：中四至中五	e	大專：文憑 / 證書 或副學士
b	初中：中一至中三	d	預科：中六至中七	f	大學或以上

4) 請問你個人平均每月收入(HK\$):

a	\$1,000 以下	e	\$6,000 - \$7,999	i	\$20,000 - \$24,999
b	\$1,000 - \$1,999	f	\$8,000 - \$9,999	j	\$25,000 - \$39,999
c	\$2,000 - \$3,999	g	\$10,000 - \$14,999	k	\$40,000 或以上
d	\$4,000 - \$5,999	h	\$15,000 - \$19,999		

5) 請選擇你最經常接觸的媒體。(最多兩項)

- a) 報紙 b) 電視 c) 雜誌 / 月刊
 d) 互聯網 e) 電台

6) 請問你上個月大概花多少錢在購物方面(HK\$)?

- a) \$500 或以下 b) \$501-\$1000 c) \$1001-\$2000
 d) \$2001-\$4000 e) \$4001 或以上

7) 下列哪一項最適合形容你現時的工作身份?

a	經理 / 行政人員	e	文員	i	學生
b	專業人員	f	服務工作 / 商店銷售人員	j	退休
c	輔助專業人員 (如：護士、推銷員等)	g	技術人員	k	待業
d	僱主 / 自僱人士	h	家庭主婦	l	其他：

8) 你目前的婚姻狀況為：

a	單身
b	已婚
c	其他 (如：分居、離婚、喪偶)

問卷完。謝謝!

1) Factor analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.948
Bartlett's Test of Sphericity	Approx. Chi-Square	2386.046
	df	91
	Sig.	.000

Total Variance Explained

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.911	63.653	63.653	4.699	33.564	33.564
2	1.602	11.440	75.094	4.370	31.216	64.780
3	.636	4.542	79.636	2.080	14.856	79.636
4	.434	3.097	82.733			
5	.370	2.644	85.377			
6	.320	2.289	87.666			
7	.310	2.214	89.880			
8	.278	1.985	91.865			
9	.245	1.752	93.617			
10	.235	1.682	95.299			
11	.205	1.462	96.761			
12	.197	1.407	98.168			
13	.159	1.135	99.303			
14	.098	.697	100.000			

Extraction Method: Principal Component Analysis.

Rotated Component Matrix ^a

	Component		
	1	2	3
ly1	.837		
ly7	.823		
ly3	.822		
ly6	.796		
ly4	.707		
ly5	.672		
tr4		.846	
tr3		.806	
tr6		.800	
tr5		.796	
tr2		.796	
tr1		.636	.621
rp2			.703
rp4	.563		.590

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 6 iterations.

2) Reliability Test

a) Trust Level (6 items)

Case Processing Summary

		N	%
Cases	Valid	184	100.0
	Excluded ^a	0	.0
	Total	184	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.936	.938	6

Item Statistics

	Mean	Std. Deviation	N
tr1	3.5217	.78201	184
tr2	3.3696	.77836	184
tr3	3.3859	.85444	184
tr4	3.4293	.75777	184
tr5	3.1848	.90450	184
tr6	3.4565	.71537	184

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
tr1	16.8261	12.691	.759	.607	.931
tr2	16.9783	12.524	.798	.645	.926
tr3	16.9620	11.742	.864	.757	.918
tr4	16.9185	12.731	.781	.619	.928
tr5	17.1630	11.667	.816	.692	.925
tr6	16.8913	12.611	.867	.759	.919

b) Loyalty Level (6 items)

Case Processing Summary

		N	%
Cases	Valid	184	100.0
	Excluded ^a	0	.0
	Total	184	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.937	.938	6

Item Statistics

	Mean	Std. Deviation	N
ly1	3.1141	.86398	184
ly3	2.8152	.99649	184
ly4	3.1033	.92044	184
ly5	3.0435	.97412	184
ly6	2.7228	1.00508	184
ly7	3.0978	.90608	184

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ly1	14.7826	17.931	.794	.732	.928
ly3	15.0815	16.993	.791	.631	.928
ly4	14.7935	17.520	.794	.653	.928
ly5	14.8533	17.077	.803	.686	.927
ly6	15.1739	16.844	.804	.648	.927
ly7	14.7989	16.948	.900	.840	.915

c) Repurchase Intention (2 items)

Case Processing Summary

		N	%
Cases	Valid	184	100.0
	Excluded ^a	0	.0
	Total	184	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.869	.874	2

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
rp2	3.3315	.682	.776	.602	. ^a
rp4	3.2826	.892	.776	.602	. ^a

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

3) Hierarchical Multiple Regression

a) Regression of Modified repurchase intent mean and modified loyalty mean

(High perceived CSR (1), Low CSR (0))

Model Summary^g

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.386 ^a	.149	.105	.78036	.149	3.378	9	174	.001
2	.740 ^b	.547	.521	.57079	.398	152.225	1	173	.000
3	.854 ^c	.730	.712	.44222	.183	116.222	1	172	.000
4	.859 ^d	.739	.720	.43617	.009	5.804	1	171	.017

a. Predictors: (Constant), personality mean, expense, gender, media, educa, occupa, marital, income, age

b. Predictors: (Constant), personality mean, expense, gender, media, educa, occupa, marital, income, age, trM

c. Predictors: (Constant), personality mean, expense, gender, media, educa, occupa, marital, income, age, trM, moderator

d. Predictors: (Constant), personality mean, expense, gender, media, educa, occupa, marital, income, age, trM, moderator, product mean and moderator

e. Dependent Variable: modified loyalty mean

ANOVA^e

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.513	9	2.057	3.378	.001 ^a
	Residual	105.961	174	.609		
	Total	124.473	183			
2	Regression	68.109	10	6.811	20.905	.000 ^b
	Residual	56.365	173	.326		
	Total	124.473	183			
3	Regression	90.837	11	8.258	42.227	.000 ^c
	Residual	33.636	172	.196		
	Total	124.473	183			
4	Regression	91.941	12	7.662	40.273	.000 ^d
	Residual	32.532	171	.190		
	Total	124.473	183			

a. Predictors: (Constant), personality mean, expense, gender, media, educa, occupa, marital, income, age

b. Predictors: (Constant), personality mean, expense, gender, media, educa, occupa, marital, income, age, trM

c. Predictors: (Constant), personality mean, expense, gender, media, educa, occupa, marital, income, age, trM, moderator

d. Predictors: (Constant), personality mean, expense, gender, media, educa, occupa, marital, income, age, trM, moderator, product of trust mean and moderator

e. Dependent Variable: modified loyalty mean

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	.488	.886		.551	.582					
	gender	.064	.122	.037	.525	.600	.073	.040	.037	.960	1.042
	age	.039	.163	.045	.240	.811	.174	.018	.017	.140	7.144
	educa	-.017	.072	-.021	-.233	.816	-.108	-.018	-.016	.629	1.591
	income	.075	.049	.141	1.534	.127	.116	.116	.107	.577	1.734
	media	.063	.070	.069	.904	.367	-.019	.068	.063	.842	1.188
	expense	-.079	.060	-.107	-1.324	.187	-.028	-.100	-.093	.755	1.324
	occupa	.053	.044	.106	1.200	.232	-.030	.091	.084	.632	1.583
	marital	.496	.670	.137	.739	.461	.204	.056	.052	.143	6.977
	personality me	.341	.085	.290	4.017	.000	.320	.291	.281	.936	1.069
2	(Constant)	-1.772	.673		-2.632	.009					
	gender	.087	.089	.051	.971	.333	.073	.074	.050	.960	1.042
	age	-.009	.119	-.011	-.078	.938	.174	-.006	-.004	.140	7.152
	educa	.040	.053	.048	.748	.456	-.108	.057	.038	.624	1.603
	income	.002	.036	.004	.060	.952	.116	.005	.003	.561	1.781
	media	.017	.051	.019	.333	.739	-.019	.025	.017	.838	1.194
	expense	-.031	.044	-.042	-.708	.480	-.028	-.054	-.036	.749	1.335
	occupa	.012	.032	.024	.364	.717	-.030	.028	.019	.625	1.600
	marital	.408	.490	.112	.832	.406	.204	.063	.043	.143	6.979
	personality me	.344	.062	.293	5.546	.000	.320	.389	.284	.936	1.069
trM	.768	.062	.650	12.338	.000	.666	.684	.631	.944	1.059	
3	(Constant)	-.234	.541		-.434	.665					
	gender	.146	.069	.085	2.103	.037	.073	.158	.083	.954	1.049
	age	-.023	.092	-.027	-.254	.800	.174	-.019	-.010	.140	7.153
	educa	.026	.041	.031	.621	.535	-.108	.047	.025	.623	1.604
	income	-.015	.028	-.029	-.539	.590	.116	-.041	-.021	.560	1.787
	media	.033	.040	.035	.816	.416	-.019	.062	.032	.836	1.195
	expense	-.049	.034	-.066	-1.439	.152	-.028	-.109	-.057	.747	1.338
	occupa	-.003	.025	-.005	-.106	.916	-.030	-.008	-.004	.623	1.605
	marital	.403	.380	.111	1.061	.290	.204	.081	.042	.143	6.979
	personality me	.210	.050	.179	4.227	.000	.320	.307	.168	.877	1.140
trM	.390	.060	.330	6.534	.000	.666	.446	.259	.617	1.620	
moderator	.911	.085	.554	10.781	.000	.783	.635	.427	.595	1.681	
4	(Constant)	-.688	.566		-1.217	.225					
	gender	.174	.069	.102	2.511	.013	.073	.189	.098	.926	1.080
	age	-.024	.091	-.027	-.262	.794	.174	-.020	-.010	.140	7.153
	educa	.035	.041	.042	.848	.398	-.108	.065	.033	.618	1.618
	income	-.010	.028	-.019	-.361	.719	.116	-.028	-.014	.556	1.798
	media	.032	.039	.034	.805	.422	-.019	.061	.031	.836	1.196
	expense	-.056	.034	-.075	-1.657	.099	-.028	-.126	-.065	.742	1.348
	occupa	-.003	.025	-.006	-.127	.899	-.030	-.010	-.005	.623	1.605
	marital	.419	.375	.115	1.118	.265	.204	.085	.044	.143	6.981
	personality me	.222	.049	.189	4.506	.000	.320	.326	.176	.868	1.152
trM	.492	.073	.416	6.779	.000	.666	.460	.265	.405	2.469	
moderator	1.971	.448	1.198	4.404	.000	.783	.319	.172	.021	48.425	
product of trust											
mean and mod	-.302	.125	-.708	-2.409	.017	.789	-.181	-.094	.018	56.498	

a. Dependent Variable: modified loyalty mean

b) Regression of Modified repurchase intent mean and modified loyalty mean

Model Summary^f

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.316 ^a	.100	.053	.81193	.100	2.140	9	174	.029
2	.806 ^b	.650	.630	.50771	.550	271.990	1	173	.000

a. Predictors: (Constant), personality mean, expense, gender, media, educa, occupa, marital, income, age

b. Predictors: (Constant), personality mean, expense, gender, media, educa, occupa, marital, income, age, modified loy:

c. Dependent Variable: modified repurchase intent mean

ANOVA^c

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.695	9	1.411	2.140	.029 ^a
	Residual	114.705	174	.659		
	Total	127.401	183			
2	Regression	82.807	10	8.281	32.124	.000 ^b
	Residual	44.594	173	.258		
	Total	127.401	183			

a. Predictors: (Constant), personality mean, expense, gender, media, educa, occupa, marital, income, age

b. Predictors: (Constant), personality mean, expense, gender, media, educa, occupa, marital, income, age, modified loyalty mean

c. Dependent Variable: modified repurchase intent mean

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	2.020	.922		2.192	.030					
	gender	.130	.127	.075	1.024	.307	.096	.077	.074	.960	1.042
	age	.041	.169	.047	.242	.809	.104	.018	.017	.140	7.144
	educa	-.072	.075	-.087	-.957	.340	-.139	-.072	-.069	.629	1.591
	income	.086	.051	.160	1.685	.094	.079	.127	.121	.577	1.734
	media	.041	.073	.044	.558	.578	-.040	.042	.040	.842	1.188
	expense	-.139	.062	-.184	-2.227	.027	-.118	-.166	-.160	.755	1.324
	occupa	.046	.046	.092	1.014	.312	-.004	.077	.073	.632	1.583
	marital	.251	.697	.068	.360	.720	.142	.027	.026	.143	6.977
	personality mean	.196	.088	.165	2.220	.028	.203	.166	.160	.936	1.069
2	(Constant)	1.624	.577		2.815	.005					
	gender	.078	.079	.045	.980	.328	.096	.074	.044	.959	1.043
	age	.009	.106	.011	.088	.930	.104	.007	.004	.140	7.146
	educa	-.058	.047	-.070	-1.240	.217	-.139	-.094	-.056	.628	1.591
	income	.025	.032	.046	.772	.441	.079	.059	.035	.569	1.757
	media	-.011	.046	-.012	-.239	.812	-.040	-.018	-.011	.838	1.193
	expense	-.074	.039	-.099	-1.897	.060	-.118	-.143	-.085	.748	1.338
	occupa	.003	.029	.007	.120	.905	-.004	.009	.005	.626	1.596
	marital	-.152	.437	-.041	-.348	.728	.142	-.026	-.016	.143	6.999
	personality mean	-.081	.058	-.068	-1.408	.161	.203	-.106	-.063	.856	1.168
modified loyalty	.813	.049	.804	16.492	.000	.795	.782	.742	.851	1.175	

a. Dependent Variable: modified repurchase intent mean

4) Demographics

Statistics

		gender	age	educa	income	media	expense	occupa	marital
N	Valid	184	184	184	184	184	184	184	184
	Missing	0	0	0	0	0	0	0	0
Mean		1.6359	2.1141	5.5815	2.6685	1.8043	2.2826	8.4674	1.0543
Median		2.0000	2.0000	6.0000	3.0000	2.0000	2.0000	9.0000	1.0000
Mode		2.00	2.00	6.00	3.00	1.00	1.00	9.00	1.00
Skewness		-.569	3.111	-2.382	1.641	1.087	.416	-3.392	3.964
Std. Error of Skewness		.179	.179	.179	.179	.179	.179	.179	.179
Percentiles	25	1.0000	2.0000	6.0000	1.0000	1.0000	1.0000	9.0000	1.0000
	50	2.0000	2.0000	6.0000	3.0000	2.0000	2.0000	9.0000	1.0000
	75	2.0000	2.0000	6.0000	3.0000	2.0000	3.0000	9.0000	1.0000

gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	67	36.4	36.4	36.4
	female	117	63.6	63.6	100.0
	Total	184	100.0	100.0	

age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 or below	20	10.9	10.9	10.9
	21-25	151	82.1	82.1	92.9
	26-30	2	1.1	1.1	94.0
	31-35	2	1.1	1.1	95.1
	36-40	1	.5	.5	95.7
	41 or above	8	4.3	4.3	100.0
	Total	184	100.0	100.0	

educa

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	primary or below	1	.5	.5	.5
	s1-s3	2	1.1	1.1	1.6
	s4-s5	13	7.1	7.1	8.7
	s6-s7	9	4.9	4.9	13.6
	diploma,certificate or associate degree	7	3.8	3.8	17.4
	university or above	152	82.6	82.6	100.0
	Total	184	100.0	100.0	

income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below\$1000	52	28.3	28.3	28.3
	\$1000-\$1999	24	13.0	13.0	41.3
	\$2000-\$3999	75	40.8	40.8	82.1
	\$4000-\$5999	22	12.0	12.0	94.0
	\$6000-\$7999	1	.5	.5	94.6
	\$8000-\$9999	2	1.1	1.1	95.7
	\$10000-\$14999	6	3.3	3.3	98.9
	\$15000-\$19999	1	.5	.5	99.5
	\$40000 or above	1	.5	.5	100.0
	Total	184	100.0	100.0	

media

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	newspaper	80	43.5	43.5	43.5
	TV	75	40.8	40.8	84.2
	magazine	14	7.6	7.6	91.8
	internet	15	8.2	8.2	100.0
	Total	184	100.0	100.0	

expense

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	\$500 or below	57	31.0	31.0	31.0
	\$501-\$1000	51	27.7	27.7	58.7
	\$1001-\$2000	47	25.5	25.5	84.2
	\$2001-\$4000	25	13.6	13.6	97.8
	\$4001 or above	4	2.2	2.2	100.0
	Total	184	100.0	100.0	

occupa

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid manager or executives	2	1.1	1.1	1.1
professionals	6	3.3	3.3	4.3
professional assistants (e.g. nurse or sales)	1	.5	.5	4.9
clerks	2	1.1	1.1	6.0
service	4	2.2	2.2	8.2
technician	5	2.7	2.7	10.9
housewife	4	2.2	2.2	13.0
9.00	160	87.0	87.0	100.0
Total	184	100.0	100.0	

marital

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid single	174	94.6	94.6	94.6
married	10	5.4	5.4	100.0
Total	184	100.0	100.0	

5) Other Characteristics

Statistics

		pers1	pers2	pers3	personality mean
N	Valid	184	184	184	184
	Missing	0	0	0	0
Mean		3.7174	3.8967	3.8207	3.8116
Median		4.0000	4.0000	4.0000	4.0000
Mode		4.00	4.00	4.00	4.00
Percentiles	25	3.0000	4.0000	3.0000	3.3333
	50	4.0000	4.0000	4.0000	4.0000
	75	4.0000	4.0000	4.0000	4.0000

pers1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	8	4.3	4.3	4.3
disagree	16	8.7	8.7	13.0
neutral	32	17.4	17.4	30.4
agree	92	50.0	50.0	80.4
strongly agree	36	19.6	19.6	100.0
Total	184	100.0	100.0	

pers2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	1	.5	.5	.5
disagree	4	2.2	2.2	2.7
neutral	38	20.7	20.7	23.4
agree	111	60.3	60.3	83.7
strongly agree	30	16.3	16.3	100.0
Total	184	100.0	100.0	

pers3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	2	1.1	1.1	1.1
disagree	9	4.9	4.9	6.0
neutral	39	21.2	21.2	27.2
agree	104	56.5	56.5	83.7
strongly agree	30	16.3	16.3	100.0
Total	184	100.0	100.0	

personality mean

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1.00	1	.5	.5	.5
1.67	1	.5	.5	1.1
2.00	3	1.6	1.6	2.7
2.33	6	3.3	3.3	6.0
2.67	3	1.6	1.6	7.6
3.00	20	10.9	10.9	18.5
3.33	13	7.1	7.1	25.5
3.67	24	13.0	13.0	38.6
4.00	69	37.5	37.5	76.1
4.33	18	9.8	9.8	85.9
4.67	14	7.6	7.6	93.5
5.00	12	6.5	6.5	100.0
Total	184	100.0	100.0	

---End---