## A Re-Investigation of Gender Differences in Loyalty to Service Providers

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#### **ABSTRACT**

## A Re-Investigation of Gender Differences in Loyalty to Service Providers

#### Xin Chen

The purpose of this study is to further explore gender differences in consumer loyalty to service providers. Melnyk et al. (2009) drew on work on self-construal to suggest that female consumers are more loyal to individual service providers while male consumers are more loyal to service companies. In this thesis, we seek to test the robustness of their results, explore alternative potential explanations, and obtain a better understanding of the boundary conditions within which the effects can be expected to operate. Thus, we seek to replicate and extend the work done by Melnyk et al. (2009) while incorporating other theoretical perspectives and including control variables. Overall, the results of two studies did not support the finding of Melnyk et al. (2009) with regard to the effect of gender differences in consumer loyalty, possibly due to the lack of consistent differences in self-construal between men and women. Interestingly, differences in self-construal among consumers were found to have a direct effect on loyalty to service providers, such that consumers higher on relational interdependence showed greater loyalty to service employees while consumers higher on collective interdependence displayed greater loyalty to service companies. Additional analyses found that the level of consumer involvement, the type of service relationship, and perceived relational benefits all affected consumer loyalty. These findings should contribute to the literature in services marketing on consumer loyalty toward service providers, and guide practitioners in their efforts to increase loyalty.

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#### Introduction

Service marketing has been increasingly studied in academic marketing, and also has received intense interest in marketing practice. Rapidly changing competitive marketing is forcing service companies to look for ways to meet the challenges. Many service companies have responded to these competitions by building, maintaining, and strengthening strong relationship with consumer, rather than identifying and acquiring new customers (Grönroos, 1991). Since the cost of retaining customers is less expensive than the cost of acquiring and serving new ones (Ndubisi, 2004). From this perspective, the key approach is building and fostering consumer loyalty in service marketing (Gremler and Brown, 1999). The importance of consumer loyalty has always been the focus in theoretical and managerial world in the last few decades. Strong consumer loyalty can deliver favorable word-of-mouth (Reichheld 2003; Zeithaml *et al.*, 1996), increase sales and customer share (Zeithaml, 2000; Zeithaml *et al.*, 1996), generate repurchase intention (Oliver, 2010; Mende *et al.*, 2013), reduce customer resistance to premium prices (Mattila, 2001), keep loyal when facing alternative attractions (Melnyk, 2014), and change relationship breadth.

At the same time, as the use of gender as an important segmentation variable in marketing practice, many researchers noticed the male and female consumer differences in service marketing (Melnyk, 2014; Melnyk *et al.*, 2009). By investigating gender inconsistent, managers and practitioners in service industries can decide if they need to segment their target market and enact specific strategies for men and women consumers. The nature gender difference in cognitive processing is that males are more collective interdependent and females are more relational interdependent (Gabriel and Gardner, 1999). Due to this difference, men and women would have different behaviors in service marketing.

This research is aimed at filling the preceding gap in the literature and providing new

insight into consumer loyalty. Three aspects of this study are noteworthy. First of all, the focus on the type of loyalty objects—individual service provider and service firm—is conceptually attractive as these objects are rooted in theoretical frameworks and enhance a better understanding of their diverse effects on consumer loyalty. The study investigated gender differences in consumer loyalty to a particular organization or person in more service categories. By replicating with an extension the findings on gender difference in consumer loyalty of Melnyk et al. (2009), this study focus on in which condition the difference of consumer loyalty of men and women will disappear (Melnyk et al., 2009; Melnyk and van Osselaer, 2012; Melnyk, 2014). The focus on different loyalty objects is managerially useful because it figures out the behaviors of both individual service providers and service organizations are the crucial components to build consumer loyalty. Most research paid limited attention to the distinction between interpersonal and person-to-firm relationships, while the loyalty to individuals and the loyalty to organizations have different implications for a service company's tactic and the distributions of attention and power between a company and its employees (Bendapudi and Leone, 2001). Secondly, in finding out the mechanisms that lead gender difference to consumer loyalty, we do not limit our conceptualizations to only self-construal and service categories differences. Instead, on the base of the variables we mentioned above, we postulate that there are many other control variables influencing the loyalty of male and female consumers. Specifically, we allow for the possibility that the effect of gender difference in consumer loyalty will disappear in the performance of consumer involvement, the type of service relationship, perceived functional and relational benefits, and consumer satisfaction. Because individual and group relationship may differ in these covariates, they are important to determine whether the individual versus group loyalty object can drive gender difference in consumer loyalty. By considering all these covariates, this study provides the insight that the differential effects of these covariates have influence on the disappearance of gender difference in consumer loyalty. This focus is managerially useful because it implies that when building consumer loyalty, it is

necessary to reinforce these factors in order to keep a long-term relationship with consumers. Finally, to examine the sensitivity of the hypothesis, we use data from both online and real life including more service industries for empirical testing.

In the theoretical foundation that follows, we discuss consumer loyalty, gender difference in self-construal, consumer involvement, service relationships, functional and relational benefits, and consumer satisfaction. Depending on this review, hypotheses were generated to see if there is a gender difference in consumer loyalty. In the following section, we design two studies to test hypothesized relationships, generate study findings, and discuss their theoretical and managerial implications in relationship marketing. We conclude study limitations and possibilities for future research.

#### **Theoretical Foundation**

#### **Consumer Loyalty**

Consumer loyalty in service marketing has been studied for a long time and many researchers (Bove and Johnson, 2000; Melnyk *et al*, 2009) have already converged it in their conceptualization as a marketing relationship between a consumer and a loyalty object and consumer displays attitudinal or/and behavioral loyalty to that object even in the appearance of other objects.

Consumer loyalty, a complex two-dimensional construct, is made up of an attitudinal and a behavioral component (Chaudhuri and Holbrook, 2001; Dick and Basu, 1994; Evanschitzky et al., 2006; Pan, Sheng, and Xie, 2012; Price and Arnould, 1999; Zeithaml et al., 1996; Zeithaml, 2000). However, in some studies, researchers often use consumer attitude as a surrogate measure for behavioral loyalty (Wirtz, Mattila, and Lwin, 2007), or just consider behavioral loyalty without thinking about attitudinal loyalty (Huang, 2015). Dick and Basu (1994) suggested a theoretical framework that envisages customer loyalty construct as being composed of both relative attitude and patronage behavior. Attitudinal loyalty measures consumers' positive affection and cognition toward the relationship continuance and their desire to continue the relationship (Ball et al, 2004; Gremler and Brownn, 1998). Sometimes attitudinal loyalty is equivalent to relationship commitment (Morgan and Hunt, 1994). High level of commitment promotes future consumption, helps consumers resisting alternative service companies (Dick and Basu, 1994; Gundlach et al, 1995), contributes to positive word-of-mouth recommendation generation (Reichheld, 2003), and ultimately makes service providers more profitability (Reinartz and Kumar, 2002). Behavioral loyalty reflects consumers' previous actions and indicates their ulterior behavior. It measures consumers' consumption behavior of purchasing the same thing in the past (Evanschitzky et al, 2006) and their commitment to repatronize

consistently in the future (Evanschitzky et al, 2006; Oliver, 2010). Loyal consumers make contributions through making additional service and product purchases. Ajzen (1991) suggested a model of individual behavior that predicts attitudes are likely to precede behavior. Attitudinal loyalty at affective and cognitive levels can become significant when being translated into actual purchases. Attitudinal loyalty and behavioral loyalty are also highly interacted (Ball et al, 2004). Repeated purchasing leads to positive affections and inspires consumers' attitudes to continue the relationship with their service providers. Both attitudinal loyalty and behavioral loyalty are important for understanding long-term customer relationships in service marketing, especially they emphasize the past and predict future (Dick and Basu, 1994). Repatronage without commitment is merely spuriously consumer loyalty.

Consumer Loyalty to Service Providers. The type of loyalty object can be either a service firm/company or a particular individual service provider (Bove and Johnson, 2000; Bove and Johnson, 2006; Macintosh and Lockshin, 1997; Melnyk *et al*, 2009; Reynolds and Beatty, 1999; Yim *et al*, 2008). From consumers' point of view, seeing the same individual service provider versus going back to the same service company to look for service is not the same thing (Macintosh & Lockshin, 1997). One consumer loyalty can be referred to as loyalty to service companies and organizations. Service organizations receive benefits from developing strong, long-term relationship with consumers. Another consumer loyalty is referred to as personal loyalty, such as loyalty to individual service provider. It is a dyad relationship that involves a series of interactions or encounters between customer and individual service provider in a period of time.

While researchers found loyalty to service companies is interacted with loyalty to individual service providers. Loyalty to companies can be influenced by personal relationships between consumer and his/her individual service provider, and consumer loyalty to individual service provider can usually reflect positively in the development of consumer loyalty to a

service firm (Bove and Johnson, 2006; Goodwin and Gremler, 1996; Yim et al., 2008). For example, Reynolds and Beatty (1999) found when consumers showed great loyalty to their service workers, they also expressed great loyalty to the organization that employed their service workers. Bove and Johnson (2006) found when each service provider in the service firm is perceived as credible, personal loyalty would have a positive effect on consumer loyalty to a service company. Loyalty to individual service provider could also have a substantial effect on the service firm, such as customer commitment, repurchase intentions, and word-of-mouth recommendations (Foster and Cadogan, 2000; Johnson et al. 2003; Kennedy et al., 2001; Langerak, 2001; Liu and Leach, 2001; Tam and Wong, 2001). Practitioners also pay attention to the interaction between individual service providers and customers to understand and improve the performance of service companies. However, some researchers shown that strong consumer relationship between consumer and individual service provider will lead to negative outcomes (Beatty et al., 1996; Bendapudi and Leone, 2001). The strong relationship with a particular service provider would translate into high personal loyalty rather than loyalty to service firms. It is vulnerable to service companies when consumers follow their individual service provider who leaves the firm for the other competitions (Bendapudi and Leone 2002; Palmatier, Scheer, and Steenkamp, 2007).

#### **Gender Differences**

There are a series of theory explanations for the different psychical perceptions and behaviors of men and women. Cross and Madson (1997) proposed that women are more interdependent when compared to men, who view themselves as independent. The underlying principle that shapes this theory is based on the extent to which the self is defined as separate from others versus connected to others. However, Baumeister and Sommer (1997) argued a fundamental different theory: self-construal theory. It included both relational and collective aspects of interdependent. The underlying criterion that shapes this theory is the premise that self

is always connected to others and thinks himself/herself in terms of relationship with close others (Cross, Bacon and Morris, 2000). According to this theory, Gabriel and Gardner (1999) made an expansion of this model to gender differences and found both women and men are interdependent, while women and men lie in duality relational versus collective interdependence. With relational interdependence, women are more motivated by maintaining intimate relationship (Cross and Madson, 1997). They prefer dyadic close relationships with individuals, and place more value in attachment to individual members of a group (relational interdependence and attachment). While men, who have collective interdependent, also have the motivations to connect with the others. Different from women, men's motivation is to connect to large group associations instead of intimate dyadic relationship (Baumeister and Sommer, 1997). They pay more attention establishing abstract and larger collective group, and place greater value in attachment to the group identity, such as group memberships and affiliations (collective interdependence and attachment).

#### **Consumer Involvement**

The concept of involvement was originally investigated in the filed of social psychology to measure the relationship between ego and an object (Sherif and Cantril, 1947). With the development of involvement in consumer behavior, it can be used to measure consumer-object involvement. Different researchers have different understanding when applying involvement to consumer behaviors and there is no common conceptual framework for this construct. Many researchers liken consumer involvement to personal relevance (Laurent and Kapferer, 1985; Zaichkowsky, 1985).

Zaichkowsky's (1985, p. 342) personal involvement inventory (PII) defined involvement as a single dimensional construct that "the extent of personal relevance of the decision to the individual in terms of his/her basic values, goals, and self-concept." From this point of view, the level of consumers' motivation to a particular individual service provider or a

particular service company is related to the extent to which consumers perceive service provider or service company to be personally relevant. According to this, both individual service providers and service companies would have different extents of involvement with different consumers within different service relationships. (1) Personal, (2) physical, and (3) situational are three assumed areas that would affect consumers' involvement extent in PII.

In contrast, some researchers (Laurent and Kapferer, 1985) considered it as a multi-dimensional construct rather than a single dimensional construct. They conceptualized consumer involvement profile (CIP) with five dimensions: (1) the personal interest a consumer has in a service and the perceived importance of the service (interest), (2) " the hedonic value of a product, its emotional appeal, its ability to provide pleasure and affect" (hedonic value); (3) the degree to which the consumptions of service or product express the consumer's psychosocial self (sign value); (4) the perceived importance of negative consequences in case of bad purchase decision (importance risk); and (5) the perceived chance of making a bad purchase decision (risk probability). Different from PII (Zaichkowsky, 1985) that only distinguishing high or low involvement, CIP (Laurent and Kapferer's, 1985) allows identification of consumers high on some facets while low on others, and provides a better and comprehensive understanding of consumer involvement.

Due to intangibility, inseparability between production and consumption, and variability features of service (Fisk *et al.*, 1993; Grönroos, 1998; Zeithaml *et al.*, 1985), consumers are more involved with services (Laroche *et al.*, 2003) than products.

## **Type of Service Relationship**

Service relationship is an interaction and a "mutual exchange" between consumers and service providers (Bitner, 1995) during service consumptions. Gutek (1995) found consumers have three distinct service relationships during service delivery with individual service providers or/and service companies: true relationships, pseudo relationships, and encounter relationships.

These three service relationships can be categorized according to three key components: (1) can consumers and service providers recognize each other with whom they interacted? (2) do they share a history of service interactions? and (3) will they keep their "mutual exchange" in the future?

True Relationship occurs when a consumer has repeated contact with the same individual service provider across time and will go back to the same person if s/he needs service in the future. It was argued only individual service providers can build and maintain true relationships with consumers as the importance of interpersonal interactions in building a true relationship (Gutek et al., 1999). With a long-term interaction history, both of them will receive more benefits by getting familiar with each other as a team or a partnership (Stanley and Markman, 1992), developing a sense of trust (Bitner, 1995), and being more satisfied with each other (Gutek et al., 1999). Consumers can still maintain true service relationships with their individual service providers as long as they continue their interactions in the future, even with different service companies. For example, you have a regular hairdresser you normally see for hairdressing in a regular hair salon. You will still have a true service relationship with the hairdresser even when you follow s/he to get hairdressing in another hair salon.

Pseudo Relationship occurs between consumers and service companies. Different from true relationship, consumers in pseudo relationships can have interactions with different individual service providers (Gutek, 1995). However, it is important for consumers to repeat interacting with a single service organization and its products, and experiencing the same service procedures. In other words, consumers will still have future interactions with the same company but not with a particular individual service provider. For instance, you go to a clothing store regularly but each time you are served by different clothing salesperson. You will have a pseudo relationship with this clothing store as long as you keep shopping in it regardless of who is your

clothing salesperson.

Service Encounter occurs when consumers interact with different individual service providers or/and service companies each time, and there is no expectation of future exchanges. It is a one-time interaction happened between consumers and service providers (Gutek et al., 1999) and neither of them would interact with each other in the future. In service encounters, services provided by different service providers in different service companies are expected to be "functionally equivalent" (Gutek et al., 1999). Service encounters are common in daily lives: buying a bottle of water in a store, having a dinner in a restaurant in another city, and so on.

By comparison, consumer who receives service in true relationships can name a specified individual service provider who serves s/he normally. Consumer who receives service in pseudo relationship can name a particular service company where s/he goes normally. While consumer in service encounters is not able to name neither individual service providers nor service companies.

#### **Functional and Relational Benefits**

In service relationships, consumers expect to receive functional and relational benefits as a result of interactions with service providers (Coulter and Ligas, 2004; Gwinner *et al.*, 1998; Iacobucci, and Ostrom, 1993). *Functional Benefits*, as the core of a service, are consumers' basic motivations during service consumption (Dimitriadis and Koritos, 2014). "Core service usage" is purchases and usage of the primary service that offered by service providers (Lemon and Wangenheim. 2009). For example, a dress you brought from a clothing store or a new haircut designed by your hairdresser.

Relational Benefits, as extra and potential benefits of a service, are "the benefits consumers receive as a result of engaging in long-term relational exchanges above and beyond

the core service performance" (Bendapudi and Berry, 1997; Gwinner et al., 1998; Reynolds and Beatty, 1990). The relationships between consumers and individual service providers (rapport) make significant and positive contributions to the development of relational benefits (Kim et al., 2010). Gwinner et al., (1998) suggested it consists of three components: confidence, social, and special treatment benefits. Confidence benefits are found to be the most important, followed by social benefits and special treatment benefits (Gwinner et al., 1998; Hennig-Thurau et al., 2002; Patterson and Smith, 2001; Yen and Gwinner, 2003). The first benefits, confidence benefits, refer to anxiety and risk reduction, and knowing what to expect during service consumption when consumers are familiar with service providers' competence, are the most important and most often received benefits (Dimitriadis and Koritos, 2014; Gwinner et al., 1998). The second benefits, social benefits, refer to personal recognition or even a friendship between consumers and service providers after a long-term relationship. Gwinner et al. (1998) combined economic benefits and customization benefits as the last benefits: special treatment benefits. They refer to time saving, discount, and additional special treatment that cannot be received by all consumers. It was also found that confidence benefits are received most frequently regardless of service categories in long-term service interactions, while social and special treatment benefits were different across different service industries. For those services with high consumer-individual service provider contact and high degree of customization such as hairdressing and medical, social and special treatments benefits are received more often and are rated more important by consumers. However, for those services with moderate interactions and standardized service procedures like clothing purchase, these two benefits are received less and are considered less important for consumers (Gwinner et al., 1998). Consumers would receive more benefits from individual service providers in services with high level of customer interaction versus in services with moderate to low levels of customer-provider interaction (De Wulf et al., 2001; Pressey and Mathews, 2000).

### **Development of Hypotheses**

According to the fundamental difference between men and women in terms of their self-construal as being collective interdependent and relational interdependent, Melnyk *et al.* (2009) found that male consumers are more loyal to service firms than female consumers while female consumers are more loyal to individual service providers than male consumers. They proposed that this effect is mediated by self-construal, that men are more collective interdependent and associate service firms with collective entities, on the contrary, women are more relational interdependent and connect individual service providers with dyadic relationship. When facing alternative attractions, both male consumers and female consumers will keep their loyalty, but for different loyalty objects (Melnyk, 2014). As an extension of the research of Melnyk *et al.* (2009), this study proposed that women prefer to forego attractive alternative and keep loyalty to individual employees due to their attachment to individuals. Since men attach themselves to groups, they hold their loyalty at the level of organization.

Drawing on these previous literatures, it is reasonable to expect that female consumers being characterized as relational interdependent tend to focus more narrowly on dyadic relationships with employees and that male consumers being characterized as collective interdependent tend to focus more on a broader social relationship with service firms. In other words, the hypothesis is that:

H1. In service marketing, men would be more loyal to groups or grouplike entities than females (i.e., service company would be the more salient object of loyalty in men's evaluation); conversely, women would be more loyal to individuals than men (i.e., individual service provider would be more salient object of loyalty in women's evaluation).

H2. The effect of gender difference in consumer loyalty to individuals or grouplike entities will

be mediated by self-construal. Female consumers with higher levels of relational interdependence have more loyalty to individuals while male consumers with higher levels of collective interdependence have more loyalty to groups or groups or grouplike entities.

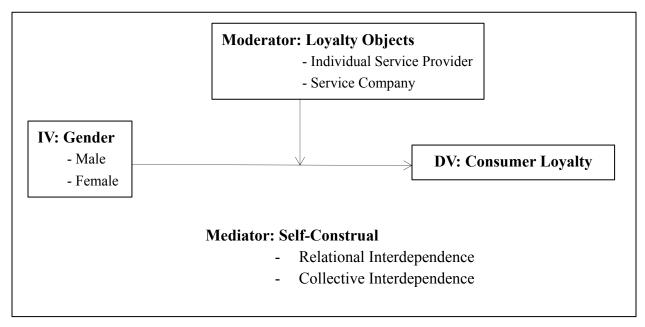


Figure 1. Conceptual Model

Although few research interested in gender difference in loyalty to different service providers, relatively little attention has been paid to examine whether the main effects can be medicated by the other control variables. None of the studies (Melnyk, 2014; Melnyk *et al.*, 2009) about gender differences in consumer loyalty spoke directly with the differences of service relationship, consumer involvement, functional and relational benefits, and consumer satisfaction. However, they can be used to inspire different predictions about consumer loyalty.

It is important to build and maintain customer-provider relationships to achieve high levels of consumer loyalty (Mattila, 2001). Consumers having interpersonal relationships with their individual service providers usually indicated higher consumer loyalty and higher intention to repurchase. Especially in true service relationships, consumers build long-term relationships

and have more service interactions and more satisfaction overall than those consumers engaged in pseudo relationships and encounter relationships (Gutek *et al.*, 1999). They also build high level of trust to their individual service providers (Gutek et al., 2000), and report high willingness to word-of-mouth their individual service providers. These are important components in building consumer loyalty (Melnyk *et al.*, 2009) and loyal consumers usually indicate their loyalty to service providers through these approaches. In the context of service failures, consumers are also more loyal to service providers in true service relationships rather than pseudo relationships and encounter relationships (Mattila, 2001). Hence:

H3. The effect of gender difference in consumer loyalty to individual or grouplike entities will be mediated by service relationships.

In service marketing, the degree of consumer involvement is now considered as an important variable relevant to consumer loyalty. Baker *et al.* (2009) found that consumer involvement is positively related to consumer loyalty by moderating the relationship between consumer perceptions of individual service providers' customer orientation and service quality. Consumers vary the amount of effort they invest to look for alternative service providers according to their degree of involvement. Because high level of consumer involvement raises the value of existing service providers and lowers the value of the other alternatives (Baker *et al.*, 2009), consumers with high involvement are more interested in maintaining a long-term relationship, and are likely to be more loyal to their existing service providers (Varki and Wong, 2003). Researchers also found gender difference in consumer involvement that men engage in less exploratory behavior and develop less involvement than women in online context (Richard *et al.*, 2010). Therefore, it can be hypothesized that:

H4. The effect of gender difference in consumer loyalty to individual or grouplike entities will be

mediated by consumer involvement.

Women are found to be more likely to have and express anxiety, worry, and fear than men (Mclean and Anderson, 2009; Robichaud *et al*, 2003). Confidence benefits, as one component of relational benefits, normally can help consumers reducing anxiety and risk and building service consumption confidence (Gwinner *et al.*, 1998). Since relational benefits are useful enough to reduce female consumers' anxiety, it can be assumed that female consumers would have more preference on relational benefits than male consumers.

It is also argued that female are more relationship-oriented, whereas male are more task-oriented (Iacobucci and Ostrom, 1993; Karatepe, 2011; Sweeney, and McFarlin, 1997). This gender difference would have an influence on how each gender processes and evaluates the functional and relational benefits during service consumption. Women consumers, who are relationship-oriented, put more emphasis on building relationships with service providers and have more willingness to be active in service activities when comparing to male consumers (Graham, Stendardi, Myers, and Graham, 2002; Sanchez-Franco et al., 2009). They are generally more sensitive to relational aspects of a service relationship (Iacobucci and Ostrom, 1993) especially to the dyadic partner (Meyers-Levy and Maheswaran, 1991; Melnyk, 2014; Melnyk et al., 2009). They show more psychological or emotional investment in a service relationship while men are perceived to be more "rational" in service relationship (Bhagat and Williams, 2008). Men consumers, who are task-oriented, put more emphasis on the core or functional service component than female consumers (Sánchez-Hernández et al., 2010). Service companies, as the providers of the core or functional benefits, draw more attractions from male consumers than female consumers, while individual service providers, as the primary and direct providers of the relational benefits, draw more attraction from female consumers than male consumers (Baumeister and Sommer, 1997; Melnyk, 2014; Melnyk et al., 2009).

Functional benefits and relational benefits, as two distinct parts in services, are both important in building consumer loyalty to service provider (Iacobucci & Ostrom, 1993; Iacobucci, Grayson, & Ostrom, 1994; Jones, Mothersbaaugh, & Beatty, 2000; Dimitriadis and Koritos, 2014). However, functional benefit plays a fundamental role in building consumer-provider relationship. Only service providers who have the ability to provide reliable service can increase consumer satisfaction and stimulate behavioral loyalty such as repeat purchase in future (Jones et al., 2000; Lemon & Wangenheim, 2009; Zeithaml, Berry and Parasuraman, 1996). Previous researches found that the positive effects of functional service on consumer loyalty are influenced directly or indirectly via consumer satisfaction (Jones et al., 2000; Lemon and Wangenheim, 2009). Satisfactory functional benefits are the premises for consumers to seek extra relational benefits from service providers since consumers needs to generate positive affections about functional services from service providers first, and then they can build long-term relationships to receive relational benefits. Relational components also contribute significantly to build consumer loyalty (Fournier, 1998; Oliver, 1999). Previous research found relational benefits, especially confidence benefits, have great influence on consumer satisfaction, and relational and behavioral loyalty such as commitment, repeat purchase, word-of-mouth recommendation (Bendapudi and Berry, 1999; Gwinner et al., 1998; Hennig-Thurau et al., 2002; Kim et al., 2010; Martin-Consuegra et al., 2006; Reynolds and Beatty, 1999). For social benefits and functional benefits, Reynolds and Beatty (1999) found them have indirectly impacts on consumer loyalty to individual service providers through satisfaction with the individual service providers. Additionally, when consumers receive more social benefits during service consumption, they would also show more loyalty to the individual service providers. Eventually, satisfaction and loyalty to individual service providers would transfer to satisfaction and loyalty to service organizations. Different from previous research that examine functional and relational benefits independently to consumer loyalty, Dimitriadis and Koritos (2014) found the gap and combined these two benefits together to assess their relative

effects on consumer satisfaction and their behavioral loyalty. When only considering relational benefits in the model, competence of service providers, as a part of confidence benefits, affects consumer satisfaction mostly. However, when combining functional benefits into the model, only functional benefits significantly influence on satisfaction. Satisfaction works as a mediator of the relationship of functional and relational benefits on consumer loyalty.

These implications leads to the hypothesis that in the chosen between being loyal to a service company and being loyal to an individual service employee of that company, functional and relational benefits will play an important role. It is expected that the main effect of gender difference in consumer loyalty will be influenced by functional and relational benefits. Thus:

H5. The effect of gender difference in consumer loyalty to individual or grouplike entities will be mediated by functional and relational benefits.

Consumer satisfaction is based on the comparison between consumers' perceived and expected service performance. "Overall satisfaction is the consumer's dis/satisfaction with the organization based on all encounters and experiences with that particular organization" (Bitner and Hubbert, 1993, p77). Bryant and Cha (1996) reported that women are more satisfied than men with all the product and service categories covered by American Customer Satisfaction Index. Women also report higher level of satisfaction and loyalty than men in the context of online financial service (Ladhari and Leclerc, 2013). However, different researchers have different results. Mittal and Kamakura (2001) found consumer satisfaction is more important for men than for women to incite repatronage. Karatepe (2011) also found that the effects of reliability and empathy dimensions on satisfaction are higher for female consumers than for male consumers. Sanchez-Franco et al. (2009) observed that the effects of satisfaction on commitment and the effects of trust on loyalty are stronger for men than women.

A series of consumer loyalty research have provided theoretical justification for considering consumer satisfaction as an important antecedent to loyalty (Dick and Basu, 1994; Macintosh and Lockshin, 1997; Oliver and Swan, 1989; Stan, 2015). Consumer satisfaction has positive effects on share of purchases and behavioral loyalty (Gremler *et al.*, 2001). Finally, satisfaction with the employee leads to personal loyalty (Oliver and Swan, 1989) and satisfaction with company leads to loyalty to company (Macintosh and Lockshin, 1997). Even though consumer loyalty is not the only factor to influence consumer loyalty, most research proved there is a positive relationship between these two constructs. Thus, the following hypothesis is suggested:

H6. The effect of gender difference in consumer loyalty to individual or grouplike entities will be mediated by consumer satisfaction.

## Methodology

### Study 1

Study 1 replicated the measurements of Melnyk *et al.* (2009, Study 4, p88) by asking respondents online to indicate their loyalty toward individual service providers and service companies in twenty service industries. This study also measured their levels of three kinds of self-construal, namely relational interdependence, collective interdependence and independence. The item related to service importance was replaced by consumer involvement. In addition to those variables, type of service relationship was also measured.

### **Participants**

Two hundreds and seventy-five male and 241 female participants were recruited from the general Canadian and American population by CrowdFlower in Study 1— an online data

platform with multiple panels of respondents. In order to be eligible to have access to this study, participants should consider themselves to be fluent in English, and come from target countries: Unite States and Canada. They must maintain 88% accuracy throughout the jobs in CrowdFlower. Additionally, participants needed to provide their consent and had actual service experience in certain service industries. To control the quality of our research, there were several questions included to check if participants answered carefully. If they were inattentive, the questionnaire would be terminated and their responses would be removed from further analysis. Participants needed to text a specific code to receive 45 cents as an incentive for responding the questionnaire.

### **Survey**

Study 1 measured twenty service industries in total. Twelve service industries were adopted from Melynk *et al.* (2009): hairdressing, bike repair, sports training, travel, bar, clothing purchase, medical specialist (*e.g.*, skin specialist), sports apparel purchase, physiotherapy, legal, doctor (general practitioner), and real estate. Additionally eight service industries were selected according to the likelihood of relevance to participants: bar, shoe purchase, car repair, furniture purchase, eyeglasses purchase (optician), tax accounting, drying cleaning, and café. Twenty service industries were separated into 4 questionnaires to control the question numbers, prevent participant fatigue, and guarantee the respondent quality. Each questionnaire had a maximum of 6 different service industries. According to the pretest experience in CrowdFlower, participants did not have much experience in bike repair, physiotherapy, legal, and real estate. These four industries were repeated in 2 questionnaires to get more respondents. For each questionnaire, I provided two versions to make sure both service companies and individual service providers can be rated for all service industries by different participants. Following the procedures of Melnyk *et al.* (2009, Study 4, p88), in the first version, the first loyalty object was an individual service employee (hairdresser), then the second loyalty object was a service company (bike repair store),

and the third loyalty object was an individual service employee (sports coach), and so on. In the second version, the first loyalty object was a service company (hairdressing salon), the second loyalty object was an individual service employee (bike repairperson), and the third loyalty object was a service company (sports club), and so on. In total there were 8 versions of questionnaire. Participants were randomly assigned to one of the eight versions of online Qualtrics-created questionnaire. Each version was comprised of between 60 and 80 participants.

In order to be eligible to participate in this study, participants had to indicate the number of times that they had used for each of the mentioned service (1= "have never used", 2= "used once or twice in last three years", 3= "used once last year", 4= "used 2-5 times last year", 5= "used 6-10 times last year", 6= "used 11 times or more last year"). Only respondents who indicated having actual service experience with a service gave access to questions related to this service. If they had never used a service, they did not need to answer questions about this certain service.

To prevent demand characteristics that might result from participants guessing the purpose of the survey and changing their answers to the following questions, I asked participants to answer the questions in the order of type of service relationship, consumer involvement, and consumer loyalty. This was to prevent that participants might guess the hypothesis and change the answers of following questions according to their interpretation if I put loyalty questions in the beginning. Then I asked questions to measure participants' self-construal: collective interdependence, relational interdependence, and independence. To prevent participant fatigue, I separated these 30 questions and put them at the beginning, middle and the end of each questionnaire. They answered two demographic questions related to their gender and age group at the end of each questionnaire. Development and further explanation of the stimulus materials used will be detailed in the next two sections.

#### **Pretest 1: Initial Stimuli**

Melnyk *et al.* (2009) found gender differences in loyalty to service providers were mediated by self-construal. Pretest 1 was designed to explore alternative potential explanations for gender differences in consumer loyalty to service providers by assessing their preference for closeness, perceived switching cost, confidence to judge service quality for each of the fifteen service industries.

Among fifteen service industries, five service industries were adopted from Melnyk *et al.* (2009). The service industries were: hairdressing, physiotherapy, medical, clothing purchase, and real estate. Ten service categories were selected according to the likelihood of relevance to participants: florist, jewelry, sushi, interior design, tennis coaching, furniture purchase, financial planning, shoe purchase, car repair, and sound system. Fifteen services were separated into three questionnaires. Each questionnaire included maximum five different service industries to control the question numbers, prevent participant fatigue, and guarantee the respondent quality.

One hundred and sixty-one male and 173 female from the general Canadian and American population were recruited by Crowd Flower— an online platform with multiple panels of respondents. They were randomly assigned to one of the three questionnaires. Each participant received 30 cents after responding the online Qualtrics-created survey completely.

For each service industry, participants were first asked to indicate their actual service experience (1 = "yes", 2 = "a little", and 3 = "no"), followed by their preference for closeness ( $\alpha$ = .83) by a three-item scale borrowed from Mende *et al.* (2013). Then they indicated perceived switching cost by a one-item scale borrowed from Bougie, Pieters, and Zeelenberg (2003) and a one-item scale borrowed from Johnson, Barksdale, and Boles (2001). They were also asked their confidence to judge service quality ( $\alpha$ = .87) (e.g., "For this service, I can easily judge whether the quality is poor, average, good or excellent." and " for this service, I am capable of judging accurately the level of performance quality.") and the extent to which the service was important to them. After that, participants were asked the extent to which they prefer to build a relationship

with one person versus switch service providers to get the best service through a three-item scale (e.g., "to get the best outcome in the long term, one must build a relationship with just one service provider."). All the questions were measured by seven-point Likert scales (1= "strongly disagree", and 7= "strongly agree"). In the end, participants indicated their gender and age group.

According to the answers of participants' actual service experience, only respondents who chose "yes" or "a little" were selected. Due to this, respondents for rarely used services were less than normally used services. For instance, there were 79 male and 117 female for hairdressing, while only 38 male and 45 female for tennis coaching. After data screening, mean scores for preference for closeness, perceived switching cost, and confidence to judge service quality were counted according to gender and service industries (*Table 1*).

Independent-samples t-tests for Sample "Yes" and "A Little" in Protest 1 (n=2216)

Table 1 Pretest 1

		ŭ	Confidence	9			Service Importance	Imports	ance		Emplo	Employee vs. Company Preference	ompany	Prefer	ance	ā	Preference for Closeness	tor Cl	seness			Swit	Swithching Cost	ost	
	Ž	Male	Fen	Female		Male	<u>ء</u>	Female	ale ale		Male	de	Female	ale ale		Male	le e	Female	۽		Male	음	Fen	Female	
Service Industry	W	as	W	as	Ь	M	as	М	as	Ь	М	as	M	as	Ь	W	as	M	as	Ь	M	as	W	as	Ь
Hairdressing	5.30	1.21	89.6	060	.020*	5.19	1.34	5.76	1.03	.002**	3.33	1.47	3.24	1.78	701	4.27	1.10	4.60	1.07	.038*	3.75	0.88	4.00	0.95	.072
Physiotherapy	5.05	1.27	5.19	Ξ.	.477	4.80	1.34	5.10	1.23	.147	3.94	1.70	3.93	1.92	586	4.57	1.19	4.82	1.10	981.	3.92	0.73	4.10	0.91	.192
Medical	5.29	1.34	5.41	1.1	.527	5.96	1.26	6.30	1.01	.043*	3.47	2.06	3.10	1.83	191	5.07	1.03	4.99	1.14	.627	4.19	0.99	4.27	9.1	.590
Clothing Purchase	5.46	1.10	5.60	1.00	376	5.05	1.31	5.45	1.08	.023*	3.94	1.59	3.98	1.69	.847	4.47	1.20	4.45	1.21	\$68.	3.45	1.01	3.65	0.99	.195
Real Estate	4. 28.	1.47	5.21	0.95	620.	4.84	1.46	5.12	1.41	.233	3.84	1.60	3.77	1.67	962:	4.48	1.08	4.58	1.12	.559	3.75	1.06	3.80	0.81	.771
Florist	4.70	1.23	5.38	1.04	.001**	4.20	1.34	4.49	1.51	.248	4.35	1.38	4.08	1.61	303	4.06	1.16	4.27	1.30	.336	4.27	1.30	3.62	0.88	.351
Jewelry	4.65	1.49	5.26	1.19	*800	4.07	1.55	4.79	1.58	**900	3.59	1.56	3.95	1.74	192	4.08	1.15	4.28	1.28	329	3.80	0.85	3.77	1.05	.877
Sushi	5.17	1.34	5:35	1.10	.454	5.00	1.53	4.81	1.23	.465	3.91	1.77	4.05	1.62	519	4.49	1.24	4.45	1.19	.864	3.92	0.81	3.87	0.81	.774
Interior Design	5.31	1.29	5.31	1.05	566	5.15	1.33	5.36	1.13	.310	3.79	1.82	3.75	1.79	888	4.81	1.20	4.68	1.02	.490	3.93	0.74	3.88	0.77	076.
Tennis Coaching	5.08	1.32	5.03	1.03	.860	4.63	1.40	4.76	1.40	689	4.40	4	4.22	1.65	.617	4.68	1.26	4.87	960	.417	3.87	0.64	4.06	94	.303
Furniture Purchase	5.23	1.26	5.64	0.92	.075	5.21	1.24	5.52	1.09	.188	4.04	1.79	4.18	1.88	169	4.6	1.21	4.79	1.06	.531	3.81	0.83	3.80	1.01	.950
Financial Planning	4.98	1.40	5.13	1.18	.505	5.32	1.30	69'5	1.15	.072	3.89	1.70	3.82	1.90	.833	4.89	1.22	4.83	1.17	.784	3.93	0.91	4.10	1.10	.313
Shoe Purchase	5.36	1.14	5.86	68'0	*910	5.15	1.31	5.58	1.20	.081	4.10	1.6	4.73	1.59	.057	4.67	1.11	4.41	1.58	.356	3.76	16.0	3.59	1.03	.355
Car Repair	5.28	1.46	4.98	1.28	.174	5.48	1.35	5.61	1.15	.512	3.84	1.95	3.41	1.72	.149	4.99	121	4.77	1.08	.225	3.94	0.79	4.00	1.02	.730
Sound System	5.28	1.23	4.90	1.01	.047*	4.98	1.22	4.88	1.32	.640	4.30	1.67	4.28	1.50	945	4.74	1.28	4.52	90'1	.262	3.86	0.77	3.78	9.02	.517
p<.05																									

p<.05p<.01<math>p<.001

As can be seen in *Table 1*, male and female had significant differences in confidence to judge service quality, service importance, and preference for closeness.

For confidence to judge service quality, gender differences can be found in five services. Female reported greater confidence to judge service quality for four services, including: hairdressing ( $M_{male}$ = 5.30;  $M_{female}$ = 5.68, p= .020), florist ( $M_{male}$ = 4.70;  $M_{female}$ = 5.38, p= .001), jewelry ( $M_{male}$ = 4.65;  $M_{female}$ = 5.26, p= .008), and shoe purchase ( $M_{male}$ = 5.36;  $M_{female}$ = 5.86, p= .016). While in sound system service, male showed greater confidence than female ( $M_{male}$ = 5.28;  $M_{female}$ = 4.90, p= .047). For service importance, women always reported higher level of service importance than male. The significant difference between men and women could be found in four service industries: hairdressing ( $M_{male}$ = 5.19;  $M_{female}$ = 5.76, p= .002), medical ( $M_{male}$ = 5.96;  $M_{female}$ = 6.30, p= .043), clothing purchase ( $M_{male}$ = 5.05;  $M_{female}$ = 5.45, p= .023), and jewelry ( $M_{male}$ = 4.07;  $M_{female}$ = 4.79, p= .006). The significant gender difference in preference for closeness existed only in hairdressing, and women had higher scores than male ( $M_{male}$ = 4.27;  $M_{female}$ = 4.60, p= .038). However, no gender difference could be found in switching cost, and preference for employee vs. company for all service industries (p> .05).

By running a series of independent-samples *t*-tests, three potential explanations for gender differences in loyalty to service providers were found: confidence to judge service quality, service importance, and preference for closeness. Women considered services were more important to them when comparing to men, they had more confidence that they had the ability to judge accurately the level of service quality than men, and they had more preference for closeness to service providers than men. Further analysis would be conducted to verify male and female differences in these stimulus materials.

However, there were still limitations in Pretest 1. First of all, only one item was used to measure service importance to consumer. It might be criticized for not reliable in contrast to other measurements. Secondly, with many measurements of switching cost in marketing literature, it might be argued that I did not use the right one. I only used two items borrowed

from two different past studies to measure switching cost without considering systematic measurement. Thirdly, because service experience was more complicated than just "yes", "a little", and "no". It would be hard for respondents to comprehend while doing the survey. Thus, it is possible to borrow other variables and measurements to test the gender differences. Pretest 2 was designed to deal with these problems.

## **Pretest 2: Final Stimuli**

Similar to Pretest 1, Pretest 2 kept exploring alternative potential explanations for gender differences in consumer loyalty to service providers by assessing actual service experiences in twenty-one service industries. Service experience and switching cost were still measured but with different measurements. Preference for closeness was also measured in this pretest. In order to look other potential factorial confounds, consumer involvement, and type of service relationship were measured.

Among twenty-one service industries, twelve services were adopted from Melnyk *et al.* (2009): hairdressing, bike repair, sports training, travel, bar, clothing purchase, medical (medical specialist), sports apparel purchase, physiotherapy, legal, medical (general practitioner), and real estate. The other nine services were selected according to likelihood of relevance to participants: dental, tax accounting, furniture purchase, car repair, eyeglasses purchase (optician), dry cleaning, café, shoe purchase, and Asian restaurant. Twenty-one service industries were separated into four questionnaires. Each questionnaire included maximum 6 different service industries to prevent participant fatigue and to control respondent quality. 266 male and 278 female participants were recruited from the general Canadian and American population among Crowd Flower to indicate their actual service experiences. They were randomly assigned to one of the four questionnaires. After responding the questionnaire completely, each participant received 40 cents as an incentive.

Similar to Pretest 1, participants were first asked to indicate their actual service

experience for each service. However, participants had to indicate the specific number of times that they had used each of the mentioned services (1= "have never used", 2= "used once or twice in last three years", 3= "used once last year", 4= "used 2-5 times last year", 5= "used 6-10 times last year", 6= "used 11 times or more last year") rather than just mention "yes", "a little", or "no". Additionally, as this study was focused on consumers' real service experience, participants had to acknowledge that they had used the services before. If they have never used certain service and selected "have never used", they did not need to answer the following questions related to this service.

Then respondents indicated their involvement by a five-item scale adapted from Zaichkowsky's (1985) personal involvement inventory (PII) ( $\alpha$ = .90), a two-item scale adapted from Laurent and Kapferer's (1985) consumer involvement profile (CIP), and a two-item scale borrowed from Mittal's (1989) purchase decision involvement (PDI). After that, they indicated preference for closeness ( $\alpha$ = .80) by a three-item scale borrowed from Mende *et al.* (2013), followed by switching cost ( $\alpha$ = .89) by a five-item scale adopted from Jones *et al.* (2002). Also, participants were asked to indicate the type of service relationship (true relationship, pseudo relationship, and encounter) with their service providers by answering two summary statements from Gutek *et al.* (1999). In the end, participants answered two demographic questions related to their gender and age group. Mean scores for frequency of use, PII, CIP, PDI, preference for closeness, switching cost, and type of service relationship were listed according to gender and services (*Table 2 and Table 3*).

A series of independent-samples *t*-tests were performed to test the manipulation of all the variables. *Table 2* and *Table 3* showed significant gender differences mainly in consumer involvement, followed by preference for closeness, switching cost, type of service relationship and frequency of use. The results found women reported higher involvement than men on almost all services, while men reported greater preference for closeness with service providers than women. Gender difference in switching cost can also be found in travel, sports apparel and shoe

purchase services. On these three services, men scored higher than the mid-point of 4 (neutral), while women scored lower than 4 (neutral). It indicated that women did not think them would have switching costs when changing from one service provider to another, while men felt the opposite.

Pretest 2 provided alternative potential explanations for gender differences in loyalty to service providers, and it dealt with additional variables that Pretest 1 did not address. In addition, it found gender differences also existed in different types of service relationship. However, Pretest 2 still did not directly address whether these stimuli would influence consumer loyalty to different loyalty objects. Study 1 was designed to deal with this problem by taking consumer loyalty to employee and consumer loyalty to company into research. The final stimuli consumer involvement and type of service relationship were used for the main experiment.

Table 2 Independent-samples t-tests for Sample without "have never used" in Pretest 2 (Frequency of use, PII, CIP, PDI) (*n*=1389)

-	Use Frequency							PII					CIP					PDI		
	M	lale	Fe	nale		M	ale	Fer	nale		M	ale	Fer	nale		M	lale	Fe	male	
Service Industry	М	SD	М	SD	p	M	SD	М	SD	p	M	SD	М	SD	p	M	SD	М	SD	p
Hairdressing	5.76	1.37	4.73	1.20	.003**	4.82	1.36	5.38	1.06	.077	4.88	1.14	5.57	1.37	.034*	5.35	1.15	5.97	1.00	.027*
Bike Repair	3.65	1.74	3.14	1.36	.249	4.15	1.39	4.64	1.13	.173	4.64	1.13	5.09	1.06	.539	4.78	1.53	4.84	1.05	.870
Clothing Purchase	5.55	1.13	5.84	1.14	.289	4.57	1.30	5.24	1.35	.037*	4.46	1.02	5.17	1.18	.009**	4.68	1.36	5.16	1.25	.138
Sports Training	4.41	2.04	3.55	1.92	.230	4.08	1.44	3.69	1.89	.485	4.71	0.96	4.73	0.85	.951	4.88	1.51	4.23	2.04	.276
Travel	4.44	1.48	3.84	1.65	.140	4.53	1.54	5.22	1.65	.104	4.60	1.10	5.64	0.91	.000***	5.01	1.55	4.92	1.61	.820
Bar	5.00	1.63	4.57	1.97	.364	3.78	1.25	3.96	1.55	.629	4.50	0.83	4.54	1.27	.875	4.26	1.41	4.30	1.52	.904
Medical Specialist	3.73	1.47	3.19	1.40	.111	5.15	1.09	5.81	1.16	.012*	4.89	1.12	5.98	1.14	.000***	5.15	1.12	6.02	1.01	.001**
Sports Apparel	3.35	1.51	4.36	1.45	.005**	4.24	1.03	4.37	1.40	.647	4.37	1.40	4.74	1.11	.065	4.39	1.31	4.32	1.22	.832
Physiotherapy	3.47	1.63	3.54	1.58	.857	4.52	1.38	5.60	1.42	.002**	4.80	1.04	5.63	1.32	.008**	4.88	1.53	5.79	1.33	.013*
Legal	3.28	1.69	2.79	1.37	.174	5.21	1.37	5.92	1.29	.019*	5.02	1.17	6.18	1.09	.000***	5.47	1.29	6.10	1.30	.032*
Real Estate	3.43	1.65	2.91	1.35	.145	4.63	1.34	5.55	1.39	.004**	4.77	1.12	5.63	1.32	.003**	5.09	1.37	5.75	1.34	.036*
Dental	3.89	1.45	4.32	1.31	.222	5.18	1.24	6.21	0.99	.001**	5.03	1.20	6.29	1.07	.000***	5.36	1.18	6.43	0.93	.000***
Tax Accounting	3.86	1.38	3.30	1.20	.115	4.30	1.32	4.96	1.45	.085	4.70	1.07	5.31	1.26	.055	5.00	1.27	4.98	1.70	.964
Furniture Purchase	4.14	1.66	3.64	1.50	.184	3.81	1.12	5.34	1.34	.000***	4.68	1.11	5.35	1.19	.017*	4.57	1.24	5.43	1.29	.005**
Car Repair	4.18	1.54	3.69	1.41	.156	4.66	1.25	5.47	1.50	.014*	5.00	1.19	5.73	1.40	.018*	5.46	0.91	5.84	1.21	.132
Optician	4.17	1.61	3.08	1.16	.006**	4.56	1.27	5.72	1.45	.003**	4.98	1.04	5.58	1.33	.074	5.16	1.24	5.83	1.36	.060
Dry Cleaning	4.65	1.78	4.14	1.71	.316	3.73	1.10	4.30	1.61	.131	4.52	1.01	5.40	1.03	.003**	4.56	1.29	4.86	1.25	.420
Café	5.39	1.66	5.69	1.98	.495	3.97	1.19	4.81	1.65	.023*	4.49	0.98	4.83	1.17	.191	4.67	1.12	5.16	1.32	.102
General Practitioner	3.84	1.48	4.51	1.60	.057	5.16	1.21	6.24	1.09	.000***	5.32	1.24	6.27	1.10	.001**	5.53	1.17	6.35	0.91	.001**
Shoe Purchase	4.00	1.49	4.29	1.35	.362	4.27	1.39	4.42	1.37	.640	4.42	1.23	4.60	1.18	.517	4.25	1.60	4.15	1.47	.764
Asian Restaurant	5.17	1.21	5.33	1.49	.636	4.17	1.02	4.92	1.29	.016*	4.52	0.92	5.20	1.25	.020*	4.65	1.26	5.12	1.18	.144

\*p<.05 \*\*\*p<.01 \*\*\*\*p<.001

Table 3
Independent-samples *t*-tests for Sample without "have never used" in Pretest 2 (Preference for Closeness, Switching Cost, Type of Service Relationship) (*n*=1389)

-		Preferer	ice for C	losene	ss		Sw	itching (	Cost			Servi	e Relati	onship	
	M	lale	Fer	nale		M	lale	Fer	nale		M	ale	Fei	nale	
Service Industry	M	SD	M	SD	- <i>p</i>	M	SD	M	SD	_ <i>p</i>	M	SD	M	SD	- p
Hairdressing	4.40	0.98	4.23	1.36	.568	4.29	1.27	4.66	1.25	.249	1.30	0.68	1.50	0.82	.303
Bike Repair	4.12	1.04	3.65	1.37	.155	3.79	1.13	3.49	1.04	.315	2.03	0.90	2.00	0.93	.907
Clothing Purchase	4.00	1.25	3.27	1.42	.025*	3.79	1.31	3.55	1.09	.413	2.13	0.84	2.19	0.64	.760
Sports Training	4.39	1.03	3.52	1.21	.028*	4.42	0.96	4.07	0.68	.280	1.86	0.95	2.00	1.00	.689
Travel	4.31	1.03	3.40	1.55	.007**	4.26	1.17	3.51	1.29	.023*	2.17	0.94	2.32	0.95	.535
Bar	3.92	1.12	3.43	1.56	.170	3.83	1.10	3.12	1.18	.022*	2.51	0.78	2.48	0.79	.865
Medical Specialist	4.70	0.85	4.42	1.04	.190	4.63	0.92	4.89	1.06	.250	1.46	0.82	1.29	0.69	.350
Sports Apparel	4.19	1.15	3.11	1.28	000***	4.05	1.00	2.99	1.25	.000***	2.15	0.74	2.23	0.72	.637
Physiotherapy	4.48	1.19	4.55	0.90	.796	4.44	1.21	4.71	1.09	.355	1.62	0.89	1.50	0.86	.573
Legal	4.88	1.25	4.69	0.89	.444	4.75	1.23	4.87	1.08	.646	1.45	0.83	1.65	0.95	.327
Real Estate	4.57	1.25	4.49	0.84	.759	4.47	1.33	4.65	0.86	.497	1.62	0.85	1.69	0.97	.733
Dental	4.60	1.13	4.74	1.16	.641	4.71	1.06	5.35	1.00	.017*	1.51	0.84	1.21	0.63	.119
Tax Accounting	4.70	0.95	4.04	0.91	.010*	4.62	0.98	4.24	1.44	.254	1.25	0.65	1.70	0.91	.037*
Furniture Purchase	4.15	0.89	3.81	1.11	.164	4.13	1.17	3.72	1.07	.124	1.78	0.93	2.14	0.83	.087
Car Repair	4.73	0.93	3.95	1.30	.004**	4.64	0.99	4.19	1.42	.119	1.18	0.51	1.63	0.84	.008**
Optician	4.76	0.90	4.01	1.25	.013*	4.74	0.92	4.17	1.48	.099	1.52	0.79	1.69	0.74	.399
Dry Cleaning	4.40	1.05	3.54	1.48	.018*	4.22	1.00	3.80	1.50	.231	1.55	0.85	1.95	0.92	.110
Café	4.39	1.14	3.94	1.26	.125	4.10	1.05	3.65	1.37	.121	1.71	0.90	2.38	0.78	.002**
General Practitioner	4.62	1.10	4.85	0.87	.302	4.61	1.20	5.41	0.91	.001**	1.32	0.66	1.27	0.63	.745
Shoe Purchase	4.25	1.32	3.06	1.34	000***	4.07	1.40	3.05	1.18	.001**	2.13	0.91	2.49	0.68	.053
Asian Restaurant	4.01	1.38	3.80	1.26	.538	4.04	1.42	3.84	1.16	.533	2.03	0.81	1.87	0.68	.392

\*p<.05

# Measures

Type of Service Relationship. For each service industry, participants answered two questions to indicate their relationships with their service provider. To figure out whether participants had a true relationship, a pseudo relationship, or an encounter relationship with any given service providers in twenty service industries, two summary statements were borrowed from Gutek *et al.* (1999) (*i.e.*, "I have a regular store where I go for my sports apparel purchase" and "I normally seek out the same salesperson for my sports apparel purchase"). Participants

<sup>\*\*\*</sup>p<.01
\*\*\*\*p<.001

chose "yes" or "no" to these two statements. Following Gutek *et al.* (1999), participants who selected "yes" to the second statement were classified as having a true relationship with their service provider. Those who selected "yes" to the first statement and "no" to the second statement were classified as having a pseudo relationship and those who selected "no" to both two statements were classified as having an encounter relationship.

Consumer Involvement. Eleven involvement items were adopted from Zaichkowsky's (1985) personal involvement inventory (PII), and Laurent and Kapferer's (1985) consumer involvement profile (CIP). The modified PII with a Cronbach's Alpha of .90 was a seven-point semantic differential scale that included 5 items to measure three constructs: interests, needs, and values (important/unimportant, means a lot to me/ means nothing to me, matters to me/ does not matter, significant/insignificant, of no concern/ of concern to me). Since the five modified PII measures have already mentioned the dimension of perceived importance (interest) in CIP, only two dimensions were borrowed from CIP: importance risk and risk probability. The modified CIP had six statements in seven-point Likert scale format. However, the scale was found to be less reliable with a Cronbach's Alpha of .67. Participants answered five modified PII questions and 6 modified CIP questions to indicate their involvement with each service industry.

Consumer Loyalty. Participants were asked about their loyalty to different loyalty objects: individual service employees and service companies. Four questions were borrowed from Melnyk et al. (2009, Study 4, p88) to measure consumers' attitudinal and behavioral loyalty: attachment, commitment, special effort to visit the place, and word-of-mouth recommendation (e.g., "if a friend asks you for advice about shoe purchasing, how strongly would you recommend your favorite shoe salesperson? 1="would not recommend at all," and 7="would strongly recommend"). In another version, "shoe salesperson" would be replaced by "shoe store". The scale was found to be reliable with a Cronbach's Alpha of .90. Participants were asked to

answer these four questions for each service.

Self-Construal. Melnyk et al. (2009, Study 4, p88) also measured self-construal. In order to replicate their work, I adopted the scales in their study. Nine collective interdependence items were borrowed from Gabriel and Gardner (1999) with a Cronbach's Alpha of .88. Nine relational interdependence items were borrowed and modified from Morris (2000) with a Cronbach's Alpha of .87. Nine modified independence scale were adapted from Singelis (1994). The scale was found to be reliable with a Cronbach's Alpha of .79.

## **Statistical Analysis**

Means, standard deviations, and bivariate correlations of key independent variables for the total sample were listed in *Table 4*.

Table 4
Correlations, Means, and SDs for the Total Sample in Study 1(*n*=2369)

				C	Correlatio	ns	
	Mean	SD	1	2	3	4	5
1. Relational Interdependence	4.90	0.78	1				
2. Collective Interdependence	4.70	0.82	.690**	1			
3. Independence	4.82	0.74	.655**	.465**	1		
4. PII	4.64	1.27	.356**	.187**	.382**	1	
5. CIP	4.53	0.80	.328**	.250**	.339**	.405**	1

<sup>\*\*</sup>Correlation is significant at the 0.01 level (2-tailed).

Consumer Loyalty: Since this study used the same scales to assess loyalty to employees and companies, I first conducted a regression analysis including overall loyalty scores. I built the liner regression model with gender (female= "1" versus male= "-1", loyalty objects (employee= "1" versus company= "-1"), and their interaction; PII and CIP; age; frequency of use; two service

<sup>\*</sup>Correlation is significant at the 0.05 level (2-tailed).

<sup>\*</sup>p<.05

<sup>\*\*</sup>p<.01

<sup>\*\*\*</sup>p<.001

relationship dummies (true relationship and pseudo relationship); and 19 service industry dummies (to control for service industry differences in consumer loyalty that are not specified to the other variables) as independent variables. The average of four loyalty items was taken as dependent variable. In order to test collinearity among the variables that used in the model, the value of variance inflation factor (VIF) was checked and all the values were less than 5. No outlier was identified based on Mahalanobis's distance. Mean loyalty scores were counted according to service industries, loyalty objects, and gender (Table 5). However, female consumers reported greater loyalty to employees than male consumers only in dry cleaning and café services. There was almost no significant gender difference in consumer loyalty to different loyalty objects in the other service industries.

Table 5 Mean Loyalty Scores of Study 1

			Employee					Company		
	M	ale	Fer	nale		M	ale	Fei	nale	
Service Industry	М	SD	M	SD	p p	M	SD	M	SD	_ 
Hairdressing	4.49	1.22	4.31	1.57	.590	4.47	1.43	5.35	1.78	.042*
Bike Repair	4.52	1.04	4.67	1.27	.624	4.35	1.12	4.31	1.06	.866
Clothing	4.08	1.37	3.03	1.48	.002**	4.48	1.26	4.57	1.47	.809
Sports Training	4.49	1.46	5.50	1.05	.076	4.84	0.98	4.40	1.37	.296
Travel	4.16	1.46	3.36	1.83	.054	4.61	1.24	4.75	1.97	.809
Bar/Pub/Café	4.54	1.15	3.50	1.78	.014*	4.35	1.46	4.11	1.71	.535
Medical specialist	4.58	1.12	4.95	1.13	.204	4.75	1.21	4.99	1.09	.453
Sports apparel	4.33	0.91	4.10	1.02	.467	4.30	0.94	4.05	1.29	.449
Physiotherapy	4.67	1.24	4.91	1.19	.406	4.76	1.24	4.94	1.41	.509
Legal	4.92	1.24	4.93	1.24	.977	4.71	1.19	4.66	1.29	.865
Real Estate	4.36	1.30	4.60	1.25	.422	4.33	1.43	4.66	1.40	.320
Bar	4.44	0.93	4.50	1.24	.822	4.54	1.18	4.72	1.32	.583
General Practitioner	4.83	1.06	5.28	1.03	.088	4.98	1.26	4.86	1.54	.737
Shoe Purchase	3.82	1.33	3.24	1.41	.095	4.26	1.21	4.08	1.16	.533
Car Repair	4.95	0.94	5.11	1.33	.626	4.81	1.24	4.34	1.78	.276
Furniture	3.89	1.24	3.13	1.57	.072	4.39	1.14	3.90	1.70	.239
Eyeglasses/Optician	5.10	0.82	4.79	1.61	.443	4.58	1.44	4.25	1.87	.504
Tax Accounting	4.68	1.23	4.72	1.83	.936	4.72	1.22	5.00	1.83	.589
Dry Cleaning	3.62	1.27	4.47	1.38	.017*	3.93	1.17	4.49	1.25	.090
Café	4.05	1.32	4.86	1.38	.028*	4.10	1.49	5.10	1.12	.004**

<sup>\*\*</sup>p<.01
\*\*\*p<.001

According to the results of the full model for overall loyalty (1< VIFs <5) (*Table 6*, Model 1), some variables were found to have effects on consumer loyalty: type of service relationship, PII, and frequency of use. Respondents who indicated that they were in a true relationship reported being more loyal than those who were in a pseudo relationship ( $b_{true}$ = 1.32;  $b_{pseudo}$ = .64, p < .001). It indicated that the closer the service relationship, the more loyal consumers were to service providers. PII (b= .31, p < .001) and CIP (b= .10, p= .003) indicated that the more consumers were involved in service consumption, the more they would be loyal to service providers. Age (b= -.06, p= .001) indicated that the elder the consumer, the less s/he would be loyal to service providers. Also, when consumers used services more frequently (b= .09, p< .001), they would also indicate greater loyalty to service providers. Finally, there were also some differences between the service industries.

The main effect of gender was not significant (p> .05) indicating that women did not report themselves be more loyal than men. However, the main effect of loyal object was significant (b= -.09, p< .01). Consumers tended to be more loyal to service companies than to individual service providers. The interaction between gender and loyalty object was also found significant (b= -.05, p= .019) but not in the expected direction comparing to the findings reported in Melnyk *et al.* (2009). In Study 1, women showed relatively greater loyalty to service companies than men, and men showed relatively more loyalty to an individual service provider than women. In addition to test whether the main effects were still signification or not with less services, linear regression analysis was conducted for each of the four questionnaires. For example, medical (general practitioner), shoe purchase, car repair, furniture, eyeglasses purchase, and accounting were measured in questionnaire 3. Rather than taking all 20 services into one model, one linear regression analysis would take respondents related to these 6 services into the model. The model would keep the same variables except with only 5 service industry dummies. By conducting four additional analyses, the main effects of loyalty objects and the interaction between gender and loyalty object were still significant.

Table 6 Results of Regression Analysis in Study 1 (Gender as one of the Independent Variables)

	Model 1	: Overal	l Loyalty		lodel 2:			lodel 3: mpany (	
	Beta	(SE)	p-value	Beta	(SE)	p-value	Beta	(SE)	p-value
Constant	1.80	0.182	.000***	1.91	0.26	.000***	1.58	0.25	.000***
Gender (Male= -1; Female= 1)	-0.03	0.02	.225	-0.05	0.03	.144	0.02	0.03	.570
Dummy for objects (Employee= 1; Company= -1)	-0.09	0.02	.000***						
Gender × dummy for employee	-0.05	0.02	.019*						
PII	0.31	0.02	.000***	0.27	0.03	.000***	0.34	0.03	.000***
CIP	0.10	0.03	.002**	0.13	0.04	.003**	0.08	0.04	.064
Age	-0.06	0.02	.001**	-0.10	0.03	.000***	-0.01	0.03	.643
Frequency	0.09	0.02	.000***	0.07	0.02	.001**	0.12	0.02	.000***
True Relationship	1.32	0.06	.000***	1.37	0.08	.000***	1.26	0.08	.000***
Pseudo Relationship	0.64	0.06	.000***	0.54	0.09	.000***	0.72	0.09	.000***
Category: hairdressing	-0.28	0.13	.036*	-0.38	0.18	.041*	-0.15	0.19	.447
Category: bike repair	-0.09	0.14	.534	0.02	0.20	.928	-0.14	0.19	.455
Category: clothing	-0.50	0.13	.000***	-0.79	0.18	.000***	-0.10	0.19	.600
Category: sports training	0.07	0.16	.669	0.22	0.22	.320	-0.06	0.23	.807
Category: travel	-0.31	0.15	.032*	-0.47	0.19	.016*	-0.01	0.22	.972
Category: bar/pub/café	-0.29	0.14	.033*	-0.16	0.20	.435	-0.40	0.18	.031*
Category: medical specialist	-0.24	0.14	.088	-0.18	0.20	.350	-0.26	0.20	.188
Category: sports apparel	-0.09	0.15	.554	0.02	0.22	.938	-0.15	0.20	.457
Category: physiotherapy	0.05	0.13	.704	0.16	0.19	.404	-0.01	0.19	.964
Category: legal	-0.03	0.13	.797	0.21	0.19	.272	-0.23	0.18	.220
Category: real estate	-0.08	0.13	.558	0.01	0.19	.947	-0.14	0.19	.468
Category: bar	0.02	0.14	.883	0.00	0.20	.998	0.05	0.19	.776
Category: general practitioner	-0.28	0.14	.047*	-0.16	0.20	.425	-0.39	0.19	.041*
Category: shoe purchase	-0.29	0.14	.037*	-0.41	0.20	.037*	-0.15	0.19	.438
Category: car repair	-0.16	0.15	.298	0.13	0.21	.543	-0.43	0.21	.038*
Category: furniture	-0.24	0.15	.112	-0.37	0.21	.077	-0.06	0.21	.767
Category: eyeglasses/optition	-0.10	0.15	.508	0.16	0.22	.477	-0.34	0.21	.112
Category: accounting	-0.10	0.16	.545	-0.01	0.23	.976	-0.17	0.23	.454
Category: dry cleaning	-0.24	0.14	.081	-0.16	0.20	.403	-0.32	0.19	.100
R-square	0.40			0.43			0.40		

<sup>\*</sup>p<.05

By splitting the loyalty objects of service employees and service companies, I conducted two additional linear regression analyses (1< VIFs <5) to further analysis gender

<sup>\*\*\*</sup>p<.01
\*\*\*\*p<.001

effects on consumer loyalty to employee or company ( $Table\ 6$ , Model 2 and Model 3) as Melnyk  $et\ al.\ (2009)$ . No outlier could be found in these two analyses. However, in either linear regression analysis, gender (p>.05) did not show a significant influence on loyalty. In contrast to Melnyk  $et\ al.\ (2009)$ , no result can be found to support the proposition that male are more loyal to service companies than female, and female are more loyal to individual service providers than male. As was the case in Model 1, Model 2 &3 revealed that PII, type of service relationship, and frequency of use have a significant influence on consumer loyalty.

In order to explore the unexpected result with respect to the interaction effect in Study 1, I conducted two additional linear regression models including relational interdependence and collective interdependence (1< VIFs <5) (*Table 7*, Model 1 and Model 2). No outlier can be found in Model 1. In Model 2 two outliers were identified based on Mahalanobis's distance, excluding of these outliers did not change the results of regression analysis. As expected, the effect of relational interdependence on loyalty to employees was positively significant (b= .20, p< .001), and the effect of collective interdependence on loyalty to companies was also positively significant (b= .29, p< .001). Additionally, the effect of independence on overall loyalty was positively significant (b= .09, p= .006). Participants with higher level of relational interdependence indicated greater loyalty to employees. For those participants with higher level of collective interdependence, loyalty to companies would also be greater.

Table 7

Results of Regression Analysis in Study 1 (Self-construal as one of the Independent Variables)

Model 1: Consum Employee		D		Model 2: Consum Company		o		Model 3: Overa	ıll Loyalty		
	Beta	(SE)	p-value		Beta	(SE)	p-value		Beta	(SE)	p-value
Constant	1.43	0.28	.000***	Constant	0.74	0.27	.006**	Constant	1.55	0.20	.000***
Relational Interdependence	0.20	0.05	.000***	Collective Interdependence	0.29	0.04	.000***	Independence	0.09	0.03	.006**
PII	0.24	0.03	.000***	PII	0.33	0.03	.000***	PII	0.29	0.02	.000***
CIP	0.10	0.05	.026*	CIP	0.02	0.04	.641	CIP	0.08	0.03	.009**
Age	-0.14	0.03	.000***	Age	-0.03	0.02	.227	Age	-0.08	0.02	.000***
Frequency	0.06	0.02	.004**	Frequency	0.10	0.02	.000***	Frequency	0.09	0.02	.000***
True Relationship	1.37	0.08	.000***	True Relationship	1.19	0.08	.000***	True Relationship	1.32	0.06	.000***
Pseudo Relationship	0.54	0.09	.000***	Pseudo Relationship	0.68	0.08	.000***	Pseudo Relationship	0.65	0.06	.000***
Category: hairdressing	-0.36	0.18	.048*	Category: hairdressing	-0.17	0.19	.350	Category: hairdressing	-0.29	0.13	.033*
Category: bike repair	0.03	0.20	.894	Category: bike repair	-0.17	0.19	.362	Category: bike repair	-0.07	0.14	.604
Category: clothing	-0.77	0.18	.000***	Category: clothing	-0.15	0.18	.412	Category: clothing	-0.52	0.13	.000***
Category: sports training	0.24	0.22	.267	Category: sports training	-0.13	0.22	.558	Category: sports training	0.09	0.16	.567
Category: travel	-0.47	0.19	.015*	Category: travel	-0.08	0.21	.694	Category: travel	-0.34	0.15	.020*
Category: bar/pub/café	-0.13	0.20	.502	Category: bar/pub/café	-0.42	0.18	.019*	Category: bar/pub/café	-0.27	0.14	.052
Category: medical specialist	-0.15	0.20	.452	Category: medical specialist	-0.29	0.19	.127	Category: medical specialist	-0.21	0.14	.135
Category: sports apparel	-0.02	0.22	.931	Category: sports apparel	-0.23	0.19	.228	Category: sports apparel	-0.07	0.15	.619
Category: physiotherapy	0.17	0.19	.359	Category: physiotherapy	-0.05	0.18	.797	Category: physiotherapy	0.07	0.13	.588
Category: legal	0.21	0.19	.279	Category: legal	-0.25	0.18	.160	Category: legal	-0.01	0.13	.939
Category: real estate	0.03	0.19	.890	Category: real estate	-0.23	0.18	.203	Category: real estate	-0.07	0.13	.624
Category: bar	-0.02	0.20	.930	Category: bar	0.00	0.18	.996	Category: bar	0.02	0.14	.861
Category: general practitioner	-0.14	0.20	.482	Category: general practitioner	-0.40	0.19	.035*	Category: general practitioner	-0.25	0.14	.072
Category: shoe purchase	-0.43	0.19	.028*	Category: shoe purchase	-0.20	0.19	.289	Category: shoe purchase	-0.30	0.14	.029
Category: car repair	0.13	0.21	.531	Category: car repair	-0.46	0.20	.021*	Category: car repair	-0.13	0.15	.379
Category: furniture	-0.39	0.21	.061	Category: furniture	-0.13	0.20	.528	Category: furniture	-0.24	0.15	.102
Category: eyeglasses/optition	0.18	0.22	.421	Category: eyeglasses/optition	-0.42	0.21	.046*	Category: eyeglasses/optition	-0.09	0.15	.579
Category: accounting	0.00	0.22	.995	Category: accounting	-0.19	0.22	.382	Category: accounting	-0.09	0.16	.595
Category: dry cleaning	-0.17	0.20	.399	Category: dry cleaning	-0.35	0.19	.067	Category: dry cleaning	-0.25	0.14	.075
R-square	0.44			R-square	0.43			R-square	0.40		
*p<.05 **p<.01				*p<.05 **p<.01				*p<.05 **p<.01			
****p<.001				***p<.001				***p<.001			

Self-construal measures. As has been found by some previous studied writing self-construal theory (Gabriel and Gardner, 1999), women were higher on relational interdependence than men ( $M_{female}$ = 5.00,  $M_{male}$ = 4.83; t (2144) = -5.461, p< .001), and male were higher than women on collective interdependence ( $M_{female}$ = 4.64,  $M_{male}$ = 4.75; t (2367) = 3.320, p= .001). However, contrary to previous findings (Cross and Madson, 1997) that men were more independent than women, Study 1 found that women were more independent than men ( $M_{female}$ = 4.89,  $M_{male}$ = 4.76; t (2367) =4.16, p< .001) ( $Table\ 19$ , Study 1).

*Mediation analyses*. In order to test whether (1) relational interdependence mediates the relationship between gender and loyalty to employees and (2) collective interdependence mediates the relationship between gender and loyalty to service companies, medication analyses

were conducted (Zhao *et al.*, 2010). According to Zhao *et al.* (2010), in the "indirect-only mediation" situation, there need not be a significant effect of independent variable on dependent variable to establish medication.

As expected, the effect of gender on loyalty to individual service providers was medicated by relational interdependence (*Figure 2*). First of all, the main effect of gender on relational interdependence was significant, with women scoring higher than men (b= .09, SE= .2, p< .001). Secondly, the effect of relational interdependence on loyalty to individual service providers was significant (b= .35, SE= .05, p< .001). Higher relational interdependence was related to greater consumer loyalty to individual service providers. Thirdly, the main effect of gender on loyalty to individual service providers was not significant (b= -.06, SE= .04, p> .05). Finally, the main effect of gender on loyalty to individual service providers was significant when I controlled for relational interdependence (b= -.10, SE= .04, p= .016). By checking the collinearity between gender and relational interdependence, gender and relational interdependence were almost not correlated with each other (VIF= 1.014).

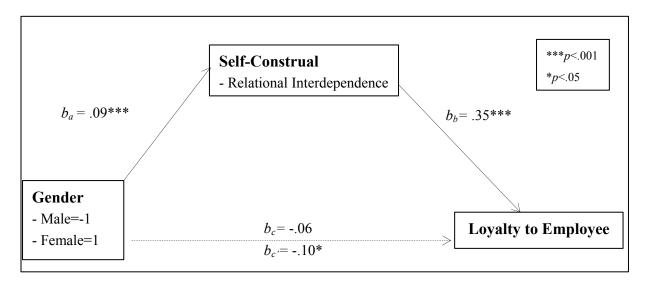


Figure 2. Research Model—Self-construal (Relational Interdependence) as a Mediator

As expected, the main effect of gender on loyalty to service companies was medicated

by collective interdependence (*Figure 3*). First of all, the main effect of gender on collective interdependence was significant, with men scoring higher than women (b = -.06, SE = .02, p = .001). Secondly, the effect of collective interdependence on loyalty to service companies was significant (b = .51, SE = .05, p < .001). Higher collective interdependence was related to greater consumer loyalty to service companies. Thirdly, the main effect of gender on loyalty to service companies was not significant (b = .04, SE = .04, p > .05). Finally, the main effect of gender on loyalty to service companies was not significant when I controlled for collective interdependence (b = .06, SE = .04, p > .05). By checking the collinearity between gender and collective interdependence, gender and collective interdependence were almost not correlated with each other (VIF = 1.005).

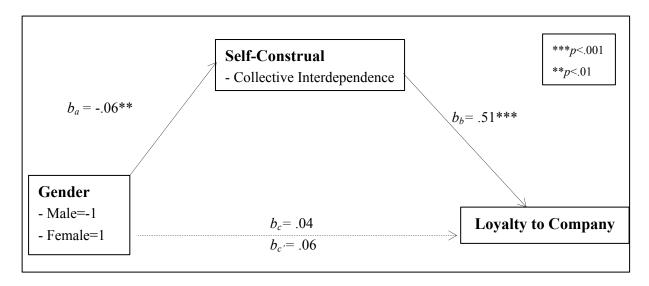


Figure 3. Research Model—Self-construal (Collective Interdependence) as a Mediator

## **Discussion**

By replicating and developing the research of Melnyk *et al.* (2009, Study 4, p89), the results in Study 1 did not provide support to *H1* that men would be more loyal to service companies than women and women would be more loyal to individual service employees than men. Referring to *Table 6*, the main effect of gender was not found to be significant in Study 1. Additionally, the main effect of gender in consumer loyalty to employees and companies were

found almost not significant by performing a series of independent samples *t*-tests. Taking these into account, *H1* was not supported.

H2 was supported in Study 1. In order to test this hypothesis that self-construal worked as a mediator to influence the relationship between gender and consumer loyalty, Zhao et al.'s (2010) medication analyses were conducted. First of all, similar to previous research (Gabriel and Gardner, 1999; Melnyk et al., 2009), the effect of gender on self-construal was significant. The results supported findings in some research on the self-construal theory that women are higher on relational interdependence than men and men are higher on collective interdependence than women. Secondly, the effect of self-construal on consumer loyalty was significant. It found that consumers with higher relational interdependence have greater loyalty to employees, and consumers with higher collective interdependence have greater loyalty to companies. Thirdly, no main effect of gender difference in consumer loyalty can be found. Finally, the effect of gender on loyalty to individual service providers was increased and significant when controlled for relational interdependence, while the effect of gender on loyalty to service companies was increased when controlled for collective interdependence and was still no significant. According to Zhao et al. (2010), in the "indirect-only mediation" situation, there need not be a significant effect of independent variable on dependent variable to establish medication. It supported that the effect of gender difference in consumer loyalty to service employees and service companies will be mediated by self-construal and the results were in the same direction as H2. Thus, H2 was supported.

H3 and H4 were also not supported in Study 1. However, additional results can be found in this study and these might provide alternative explanations for consumer loyalty. Personal involvement inventory (PII) was found to have a significant influence on overall consumer loyalty ( $b_{\text{overall loyalty}}$ = .31, p< .001). However, PII made relatively more contributions to consumer loyalty to service companies than to service employees ( $b_{\text{employee}}$ = .27 <  $b_{\text{company}}$ = .34, p< .001). Consumer involvement profile (CIP) was also found positively influencing consumer overall

loyalty in certain service industries (b= .10, p= .002). PII and CIP were both used to measure consumer involvement in this study. Thus, it can be found consumer involvement was positively related to consumer loyalty to both individual service providers and service companies. Then, frequency of use was positively related to loyalty to both individual service providers and service companies. It indicated that with the increase of frequency of use, consumer loyalty would also increase. Finally, three types of service relationship also positively influenced consumer loyalty in service marketing. The value of beta for dummy variable "true relationship" was always higher than "pseudo relationship" ( $b_{true} > b_{pseudo}$ ). It indicated that both male and female consumers would have greatest loyalty to service providers when their service relationship with service providers was true relationship. Loyalty would be relatively less for consumers who had a pseudo relationship with service providers when comparing to true relationship. Last but not least, consumers who had an encounter relationship would indicate least loyalty to their service providers. It is suggested that building true relationships among consumers, individual service providers, and service companies would the most effective method to improve consumer loyalty.

Even though there were additional findings in Study 1 and the results supported *H2*, issue remained. First of all, by replicating Melnyk *et al.* (2009), consumer loyalty was measured uni-dimensional. Participants were asked to indicate their loyalty for all services either to individual service providers or service companies in Study 1. To address this potential issue, loyalty scales would change from uni-dimensional to multi-dimensional to measure consumer loyalty to both employees and companies in one questionnaire at the same time. Study 2 was designed to ask participants to indicate their loyalty both to firms and employees, and their loyalty preference in the comparison between employee and company. Secondly, Study 1 was launched online in the platform Crowdflower, data might be less reliable than the data collected by pen-and-paper in real life. In order to test the robustness of the results in Study 1, I drew samples from a general population of consumers in Montreal by pen-and-paper survey in Study 2. Finally, some variables would also be the alternative potential explanations for gender difference

in consumer loyalty according to pervious research. Study 2 would take additional control variables— perceived functional and relational benefits, and consumer satisfaction— into model to investigate further. In order to deal with these problems, Study 2 was designed.

## Study 2

In study 2, students in Concordia University were asked to indicate their level of loyalty toward service employees and companies at the same time. In addition to the variables that measured in Study 1, this study also measured participants' satisfaction, and perceived functional and relational benefits they received in six services.

## **Participants**

47 male students and 44 female students were recruited to fill in a pen-and-paper questionnaire in the library of Concordia University. Before taking the questionnaires, participants were asked whether they were fluent in English or not. Participants were told they could stop answering the questions at any time during the study. Those who responded to the whole questionnaire received \$5 CAD as an incentive.

## Survey

For this study, six service industries that are normally used in our daily lives were selected. Four services were still adopted from Melynk *et al.* (2009) as in Study 1: hairdresser/hairdressing salon, medical specialist/ clinic or hospital, clothing salesperson/ clothing store. Additional two services were included that had been used in Study 1: shoe salesperson/ shoe store, dry cleaning store employee/ dry cleaning store, and bartender or waiter or waitress/ bar or café. In this study, since loyalty to individual service providers and loyalty to service companies were measured at the same time, only one version of the questionnaire was provided.

#### Measures

In the questionnaire, participants were first asked to answer about self-construal including questions on relational interdependence ( $\alpha = .84$ ), collective interdependence (Cronbach's Alpha= .89), and independence (Cronbach's Alpha= .68). Then they were asked about their experience for each service with regarding the following control variables: type of service relationship, PII, perceived functional benefits, perceived relational benefits, consumer satisfaction, and consumer loyalty. In the end, they indicated their frequency of use for six services, gender and their age group. Two summary statements were adapted from Gutek et al. (1999) to measure type of service relationship as in previous studies. A three-item modified PII scale (Zaichkowsky, 1985) was used to measure consumer involvement (Cronbach's Alpha= .96). The modified functional ( $\alpha = .69$ ) and relational ( $\alpha = .88$ ) benefits with 2 and 5 statements in seven-point Likert scale format were borrowed from Dimitriadis and Koritos (2014) and Gwinner et al. (1998). To control for individual difference in satisfaction assigned to each service, I asked respondents to indicate the extent to which they were satisfied with their service providers. Consumer satisfaction ( $\alpha = .98$ ) was a seven-point semantic differential scale that included 2 items (Cronin et al., 2000). Finally, respondents were asked about their loyalty to employees and companies at the same time. Five questions were borrowed from Melnyk et al. (2009, Study 3,4, and 5) with a Cronbach's Alpha of .80. Two questions were related to loyalty to employee and two questions were related to loyalty to company. There was also one question making a comparison between loyalty to employee and loyalty to company.

# **Statistical Analysis**

Means, standard deviations, and bivariate correlations of key independent variables for the total sample in Study 2 were listed in *Table 8*. And means, standard deviations, and bivariate correlations of four kinds of dependent variables for the total sample in Study 2 were reported in

Table 9.

Table 8

Correlations, Means, and Standard Deviations of Independent Variables in Study 2(*n*=479)

			Correlations									
	Mean	SD	1	2	3	4	5	6	7			
1. Relational Interdependence	5.11	0.99	1									
2. Collective Interdependence	4.74	1.06	.839**	1								
3. Independence	5.43	0.73	.170**	.235**	1							
4. PII	4.92	1.84	.042	.104*	.121**	1						
5. Functional Benefits	5.14	1.26	.092*	.131**	.251**	.256**	1					
6. Relational_Benefits	4.17	1.53	.103**	.153**	.136**	.310**	.313**	1				
7. Satisfaction	4.94	1.33	.100*	.139**	.169**	.313**	.421**	.527**	1			

<sup>\*\*</sup>Correlation is significant at the 0.01 level (2-tailed).

Table 9

Correlations, Means, and Standard Deviations of Dependent Variables in Study 2 (*n*=479)

				Corre	lations	
	Mean	SD	1	2	3	4
1.Loyalty: Employee	4.05	1.84	1			
2.Loyalty: Company	4.74	1.62	.594**	1		
3.Loyalty:Overall Loyalty	3.08	2.23	.907**	.878**	1	
4.Loyalty: Comparison Between Employee and Company	4.39	1.54	.496**	.093*	.344**	1

<sup>\*\*</sup>Correlation is significant at the 0.01 level (2-tailed).

Consumer Loyalty. Since the scales used to measure consumer loyalty were for employees, companies, overall loyalty, and the comparison between employees and companies. Four linear regression models were conducted in Study 2, for overall loyalty, loyalty to employee, and loyalty to company as Study 1. An additional linear regression model was conducted for

<sup>\*</sup>Correlation is significant at the 0.05 level (2-tailed).

<sup>\*</sup>P<.05

<sup>\*\*</sup>P<.01

<sup>\*\*\*</sup>P<.001

<sup>\*</sup>Correlation is significant at the 0.05 level (2-tailed).

<sup>\*</sup>P<.05

<sup>\*\*</sup>P<.01

<sup>\*\*\*</sup>P<.001

loyalty comparison between employee and company in Study 2. Each model took gender, PII, perceived functional benefits, perceived relational benefits, satisfaction, age, frequency of use, two dummy service relationship variables, and five service industry dummies as independent variables, and took loyalty as dependent variable. Mean loyalty scores were listed in *Table 10* according to service industries, loyalty objects, and gender, while no results could support that women were more loyal to individual service providers than men, and men were more loyal to service companies than women.

Table 10

Mean Loyalty Scores of Study 2

			Employee			Company					
	M	ale	Fei	nale		M	ale	Fei	nale		
Service Industry	M	SD	M	SD	- p	M	SD	M	SD	p	
Hairdressing	4.74	1.64	4.93	1.45	.569	4.70	1.56	4.50	1.39	.526	
Medical specialist	4.67	1.68	5.05	1.48	.290	4.42	1.74	4.88	1.43	.217	
Clothing Purchase	3.36	1.86	3.64	1.75	.471	4.88	1.52	5.18	1.52	.352	
Shoe Purchase	3.36	1.78	2.88	1.64	.195	4.59	1.58	4.38	1.78	.570	
Dry Cleaning	3.18	1.64	3.44	1.70	.610	3.56	1.56	3.18	1.64	.638	
Bar/Café	4.45	1.94	4.39	1.77	.877	5.54	1.62	5.25	1.27	.342	

The results of the four models (1< VIFs <5) (*Table 11*) all showed gender was not significant (p>.05), indicating that consumer loyalty to service providers was not related to gender differences. Neither women indicated more loyalty to employees nor men indicated more loyalty to companies. In four models, no outliers can be found.

However, the main effect of perceived relational benefits was statistically significant among four models. It contributed most to the loyalty to individual service providers ( $b_{model\ 3}$  = .74, p< .001), followed by overall loyalty both to company and employee ( $b_{model\ 1}$  = .57, p< .001), and loyalty to companies ( $b_{model\ 4}$  = .39, p< .001). In the model for loyalty comparison between employee and company, the result indicated that the more perceived relational benefits received by consumers, the more loyal they were to service individuals ( $b_{model\ 2}$  = .32, p< .001) rather than to service companies. Type of service relationship was also found having an influence

on consumer loyal as previous studies. Pseudo relationship was found negative related to loyalty to individual service providers in the model of loyalty comparison (b= -.66, p= .004) and the model of employee loyalty (b= -.55, p< .001). Surprisingly, the service dummies hairdressing and medical specialist were also found positively related to employee loyalty in the model loyalty comparison (b<sub>hairdressing</sub>= 2.67, p< .001; b<sub>medical</sub>= 2.90, p< .001) and the model of employee loyalty (b<sub>hairdressing</sub>= .62, p= .002; b<sub>medical</sub>= .23, p< .001).

In previous study, PII was found to have an effect on loyalty, while in Study 2, it only applied to the model of company loyalty (b= .12, p= .001) and the model overall loyalty (b= .08, p= .009). However, the main effects of PII in loyalty to individual service providers were mediated by perceived relational benefits. That is, the effect of PII on perceived relational benefits (b= .26, p< .01) and employee loyalty (b= .27, p< .01) were significant. In addition, the effect of perceived relational benefits on individual loyalty was significant too (b= .88, p< .001). Higher level of perceived relational benefits was associated with greater loyalty to individual service providers. The effect of PII on individual loyalty was reduced and was no longer significant (b= .05, p> .05) when I controlled for perceived relational benefits.

Results of Regression Analysis in Study 2

	Model 1	Model 1: Overall Loyalty			Model 2: Comparison between Company and Employee			Iodel 3: I		Model 4: For Company Only		
	Beta	(SE)	p-value	Beta	(SE)	p-value	Beta	(SE)	p-value	Beta	(SE)	p-value
Constant	-0.09	0.38	.807	-0.67	0.67	.317	-0.30	0.445	.501	0.11	0.46	.804
Gender (Male= -1; Female= 1)	0.02	0.05	.622	0.11	0.08	.207	0.05	0.06	.380	0.00	0.06	.971
PII	0.08	0.03	.009**	-0.01	0.05	.893	0.03	0.04	.328	0.12	0.04	.001**
Functional Benefits	-0.02	0.04	.713	-0.05	0.08	.509	-0.10	0.05	.058	0.07	0.05	.220
Relational Benefits	0.57	0.04	.000***	0.32	0.07	.000***	0.74	0.05	.000***	0.39	0.05	.000***
Satisfaction	0.23	0.04	.000***	0.13	0.08	.094	0.23	0.05	.000***	0.23	0.05	.000***
Age	0.11	0.08	.164	0.41	0.14	.003**	0.13	0.09	.162	0.09	0.10	.344
Frequency	0.07	0.05	.156	0.06	0.09	.492	0.02	0.06	.698	0.12	0.06	.050
True Relationship	0.09	0.14	.507	-0.16	0.24	.497	-0.08	0.16	.613	0.26	0.17	.114
Pseudo Relationship	-0.13	0.13	.321	-0.66	0.23	.004**	-0.55	0.15	.000***	0.29	0.16	.062
Category: hairdressing	0.26	0.17	.130	2.67	0.30	.000***	0.62	0.20	.002**	-0.10	0.21	.648
Category: medical specialist	0.43	0.20	0.030*	2.90	0.35	.000***	0.88	0.23	.000***	-0.02	0.24	.938
Category: clothing purchase	0.27	0.16	.080	0.31	0.27	.259	0.13	0.18	.480	0.42	0.19	.028*
Category: shoe purchase	0.03	0.17	.847	0.39	0.29	.181	-0.10	0.19	.592	0.17	0.20	.403
Category: dry cleaning	-0.25	0.21	.219	1.10	0.36	.002**	-0.12	0.24	.617	-0.39	0.25	.122
R-square	0.61			0.41			0.62			0.47		

<sup>\*</sup>p<.05

Also, with the purpose of checking the effect of interaction between gender and loyalty objects, the whole data was randomly coded into two groups three times. One group represented the loyalty to employee and another one represented the loyalty to company. Similar to Study 1, , I first conducted a linear regression analysis including overall loyalty scores with gender, loyalty objects, their interactions, and the other control variables as independent variables. Then two additional linear analyses were conducted by splitting the loyalty objects of service employees and service companies.

However, by conducting the regression analysis with gender, loyalty objects, and interaction between gender and loyalty objects as independent variables three times (*Table 12*, *Table 13*, and *Table 14*), the main effects of gender, loyalty objects, and the interaction between gender and loyalty objects were still not significant (p> .05). Perceived relational benefits and consumer satisfaction consistently affected consumer loyalty in a positive way among the whole analyses.

Table 12

<sup>\*\*</sup>p<.01
\*\*\*p<.001

Results of Regression Analysis including Interaction as IV in Study 2 (1< VIFs <5)

	Model 1a: Overall Loyalty				lodel 2a: aployee (		Model 3a: For Company Only		
	Beta	(SE)	<i>p</i> -value	Beta	(SE)	<i>p</i> -value	Beta	(SE)	<i>p</i> -value
Constant	-0.12	0.38	.762	-0.23	0.529	.665	0.29	0.56	.603
Gender (Male= -1; Female= 1)	0.02	0.05	.616	-0.01	0.07	.893	0.06	0.07	.378
Dummy for objects (Company= 1; Employee= -1)	-0.05	0.05	.281						
Gender × dummy for employee	-0.04	0.05	.406						
PII	0.08	0.03	.009**	0.13	0.04	.004**	0.04	0.04	.313
Functional Benefits	-0.02	0.04	.736	-0.02	0.06	.747	-0.05	0.07	.419
Relational Benefits	0.57	0.04	.000***	0.64	0.06	.000***	0.51	0.06	.000***
Satisfaction	0.23	0.04	.000***	0.14	0.07	.027*	0.29	0.06	.000***
Age	0.12	0.08	.133	0.10	0.11	.348	0.10	0.12	.373
Frequency	0.07	0.05	.171	0.10	0.07	.150	0.05	0.07	.521
True Relationship	0.10	0.14	.467	-0.18	0.19	.353	0.37	0.20	.072
Pseudo Relationship	-0.13	0.13	.302	-0.09	0.18	.631	-0.08	0.18	.657
Category: hairdressing	0.27	0.17	.118	0.11	0.24	.636	0.39	0.26	.127
Category: medical specialist	0.42	0.20	.035*	0.50	0.29	.085	0.27	0.28	.331
Category: clothing purchase	0.28	0.16	.075	0.10	0.23	.670	0.41	0.22	.063
Category: shoe purchase	0.04	0.17	.811	-0.06	0.24	.790	0.06	0.24	.794
Category: dry cleaning	-0.26	0.21	.212	-0.07	0.32	.831	-0.37	0.27	.180
R-square	0.61			0.65			0.59		

<sup>\*</sup>p<.05
\*\*p<.01
\*\*\*p<.001

Results of Regression Analysis including Interaction as IV in Study 2 (1< VIFs <5)

	Mod	lel 1b: O Loyalty			odel 2b: iployee (			odel 3b: mpany (	
	Beta	(SE)	<i>p</i> -value	Beta	(SE)	<i>p</i> -value	Beta	(SE)	<i>p</i> -value
Constant	-0.08	0.38	.838	0.38	0.531	.473	-0.49	0.55	.379
Gender (Male= -1; Female= 1)	0.03	0.05	.602	0.01	0.06	.903	0.03	0.07	.715
Dummy for objects (Company= 1; Employee= -1)	0.02	0.05	.614						
Gender × dummy for employee	-0.03	0.05	.526						
PII	0.08	0.03	.008**	0.05	0.04	.240	0.13	0.05	.007**
Functional Benefits	-0.02	0.04	.699	-0.08	0.06	.152	0.07	0.07	.327
Relational Benefits	0.57	0.04	.000***	0.59	0.06	.000***	0.54	0.06	.000***
Satisfaction	0.23	0.04	.000***	0.28	0.06	.000***	0.17	0.06	.000***
Age	0.11	0.08	.168	0.13	0.11	.247	0.03	0.12	.796
Frequency	0.07	0.05	.172	-0.02	0.07	.810	0.16	0.07	.021*
True Relationship	0.09	0.14	.506	0.26	0.19	.167	-0.15	0.20	.476
Pseudo Relationship	-0.12	0.13	.333	0.10	0.17	.570	-0.43	0.19	.028
Category: hairdressing	0.26	0.17	.134	0.23	0.24	.353	0.28	0.24	.258
Category: medical specialist	0.42	0.20	.033*	0.31	0.27	.255	0.51	0.29	.082
Category: clothing purchase	0.27	0.16	.084	0.27	0.21	.202	0.30	0.24	.212
Category: shoe purchase	0.03	0.17	.855	0.04	0.23	.871	-0.02	0.24	.949
Category: dry cleaning	-0.26	0.21	.207	-0.24	0.28	.377	-0.32	0.32	.315
R-square	0.61			0.62			0.62		

<sup>\*</sup>p<.05
\*\*\*p<.01
\*\*\*\*p<.001

Results of Regression Analysis including Interaction as IV in Study 2 (1< VIFs <5)

	Mod	lel 1c: O Loyalty			odel 2c: ployee (			odel 3c: mpany (	
	Beta	(SE)	<i>p</i> -value	Beta	(SE)	<i>p</i> -value	Beta	(SE)	<i>p</i> -value
Constant	-0.08	0.38	.837	-0.07	0.53	.899	-0.13	0.56	.816
Gender (Male= -1; Female= 1)	0.02	0.05	.617						
Dummy for objects (Company= 1; Employee= -1)	-0.08	0.05	.088						
Gender × dummy for employee	0.06	0.05	.201	0.07	0.07	.291	-0.05	0.07	.493
PII	0.09	0.03	.005**	0.09	0.05	.050	0.08	0.04	.061
Functional Benefits	-0.02	0.04	.661	0.02	0.06	.722	-0.07	0.07	.274
Relational Benefits	0.57	0.04	.000***	0.53	0.06	.000***	0.59	0.05	.000***
Satisfaction	0.23	0.04	.000***	0.22	0.06	.000***	0.23	0.06	.000***
Age	0.11	0.08	.163	0.16	0.12	.164	0.08	0.11	.478
Frequency	0.06	0.05	.190	0.03	0.07	.705	0.13	0.07	.084
True Relationship	0.08	0.14	.570	0.30	0.22	.174	-0.05	0.18	.777
Pseudo Relationship	-0.16	0.13	.222	-0.08	0.19	.685	-0.21	0.18	.235
Category: hairdressing	0.26	0.17	.134	0.03	0.25	.900	0.48	0.24	.046
Category: medical specialist	0.41	0.20	.038*	0.03	0.29	.926	0.80	0.28	.005**
Category: clothing purchase	0.26	0.16	.090	0.02	0.24	.932	0.48	0.21	.022*
Category: shoe purchase	0.05	0.17	.779	-0.09	0.23	.716	0.21	0.24	.391
Category: dry cleaning	-0.25	0.21	.233	-0.32	0.29	.276	-0.21	0.30	.488
R-square	0.61			0.62			0.61		

Self-construal measures. Different from relational versus collective interdependence self-construal theory (Gabriel and Gardner, 1999), women scored higher not only on relational interdependence than men ( $M_{female}$ = 5.35,  $M_{male}$ = 4.89; t (477) = 5.278, p< .001), but also they rated higher than men on collective interdependence ( $M_{female}$ = 5.00,  $M_{male}$ = 4.51; t (477) = 5.172, p< .001). Different from previous research (Cross and Madson, 1997) that men were more independent than women in general, Study 2 found women were more independent than men  $(M_{female}=5.52, M_{male}=5.36; t (477)=2.381, p=.017) (Table 15, Study 2).$ 

Table 15

<sup>\*</sup>p<.05 \*\*p<.01 \*\*\*p<.001

Mean Self-Construal Scores of Study 1 and Study 2

	S	tudy 1 ( <i>n</i> =516	)		
	M				
•	М	SD	M	SD	_ p
Collective Interdependence	4.75	0.76	4.64	0.89	.001**
Relational Interdependence	4.83	0.77	5.00	0.78	.000***
Independence	4.76	0.72	4.89	0.77	.000***

Study 2 (n=91)

	M	ale	Fer		
•	М	SD	M	SD	<i>p</i>
Collective Interdependence	4.51	1.05	5.00	1.02	.000***
Relational Interdependence	4.89	0.99	5.35	0.94	.000***
Independence	5.36	0.76	5.52	0.69	.017*

<sup>\*</sup>p<.05

To further investigate if relational interdependence had an influence on consumer loyalty to individual service providers and collective interdependence had an influence on consumer loyalty to service companies, I conducted additional linear regression analyses (1< VIFs <5) (Table 16, Model 1 and Model 2). No outlier was identified based on Mahalanobis's distance in Model 1 and Model 2. Due to the high correlation between relational interdependence interdependence, neither and collective relational interdependence collective interdependence had significant influence on consumer loyalty when conducting linear regression analyses with both of them as independent variables. However, when conducting analyses with either relational interdependence or collective interdependence as independent variable, the result in each analysis was significant. It found that both relational interdependence and collective interdependence had positively influences on consumer loyalty to employees when they were in model separately and the r-square for these two models was similar. Both relational interdependence and collective interdependence had positively influences on consumer loyalty to companies when they were in model separately and the r-square for these two models

<sup>\*\*</sup>p<.01

<sup>\*\*\*\*</sup>p<.001

were the same. In order to generate results supported by previous research (Melnyk et al, 2009), I only selected the results that the effect of relational interdependence on loyalty to employees was positively significant (b=.16, p=.004), and the effect of collective interdependence on loyalty to companies was also positively significant (b=.14, p=.009). Participants with higher level of relational interdependence indicated greater loyalty to employees. For those participants with higher level of collective interdependence, loyalty to companies would also be greater.

Table 16 Results of Regression Analysis in Study 2 (Self-construal as one of the Independent Variables)

	Model 1: Loyalty to Employee Only				alty to Only	
	Beta	(SE)	p-value	Beta	(SE)	p-value
Constant	-1.18	0.589	.046*	-0.03	0.58	.959
Relational Interdependence	0.16	0.06	.004**			
Collective Interdependence				0.14	0.05	.009**
Independence	0.01	0.08	.851	-0.11	0.08	.158
PII	0.03	0.04	.400	0.12	0.04	.001**
Functional Benefits	-0.10	0.05	.052	0.07	0.05	.184
Relational Benefits	0.73	0.05	.000***	0.37	0.05	.000***
Satisfaction	0.22	0.05	.000***	0.22	0.05	.000***
Age	0.14	0.09	.109	0.13	0.09	.175
Frequency	0.04	0.06	.513	0.13	0.06	.028*
True Relationship	-0.07	0.16	.674	0.29	0.17	.084
Pseudo Relationship	-0.54	0.15	.000***	0.30	0.16	.052
Category: hairdressing	0.63	0.20	.002**	-0.08	0.21	.714
Category: medical specialist	0.90	0.23	.000***	0.02	0.24	.950
Category: clothing purchase	0.12	0.18	.492	0.42	0.19	.027*
Category: shoe purchase	-0.10	0.19	.612	0.18	0.20	.371
Category: dry cleaning	-0.13	0.24	.599	-0.39	0.25	.114
R-square	0.63			0.48		

<sup>\*\*\*</sup>p<.01

To make sure self-construal would still have influence on consumer loyalty controlling for the other covariates, a series of one-way multivariate analyses of covariance (MANCOVA) were run. In three MANCOVA, one took relational interdependence as independent variable (Table 17), one took collective interdependence as independent variable (Table 18), and the other one took independence as independent variable (*Table 19*), but they all took loyalty to employee

and loyalty to company as dependent variables. Different from linear regression, MANCOVA assess for differences on two continuous dependent variables—loyalty to company and loyalty to employee by independent categorical variable—self-construal, while controlling for the other covariates. In order to change continuous self-construal to categorical self-construal, I grouped the respondents according to the median value of relational interdependence (*Median*= 5.11), collective interdependence (*Median*= 4.67) and independence (*Median*=5.44). For those scores higher than median values, I grouped as "1" and for those scores lower than median values, I grouped as "0".

According to results generated by MANCOVA, collective interdependence still had significant influence on loyalty to employee and loyalty to company even when I controlled for the covariates: PII, perceived functional benefits, perceived relational benefits, satisfaction, and type of service relationship. While independence only had significant influence on loyalty to company, and relational interdependence had no significant influence on loyalty to employee and company when controlling the covariates.

MANCOVA results with Relational Interdependence as Independent Variable

		Multivariate					Univariate			
Variables	Dependent Variables	Dependent Variables Wilks' Lambda		<i>p</i> -value	Mean Square F		<i>p</i> -value	Partial Eta Squared		
Independent Variable										
Relational Interdependence		0.991	2.206	.111						
	Loyalty to Employee				4.295	2.859	.092	.006		
	Loyalty to Company				4.590	3.054	.081	.007		
Covariate										
Personal Involvement Inventory (PII)		0.937	15.378	.000***						
	Loyalty to Employee				3.673	2.445	.119	.005		
	Loyalty to Company				46.164	30.715	.000***	.062		
Functional Benefits		0.916	21.064	.000***						
	Loyalty to Employee				30.142	20.067	.000***	.042		
	Loyalty to Company				12.779	8.502	.004**	.018		
Relational Benefits		0.572	172.203	.000***						
	Loyalty to Employee				509.896	339.458	.000***	.424		
	Loyalty to Company				107.886	71.781	.000***	.134		
Satisfaction		0.938	15.351	.000***						
	Loyalty to Employee				25.852	17.211	.000***	.036		
	Loyalty to Company				35.610	23.693	.000***	.049		

<sup>\*</sup>p<.05
\*\*p<.01
\*\*\*p<.001

MANCOVA results with Collective Interdependence as Independent Variable

		Univariate						
Variables	Dependent Variables Wilks' Lambda		F p-value		Mean Square	F	<i>p</i> -value	Partial Eta Squared
Independent Variable								
Collective Interdependence		0.980	4.435	.012*				
	Loyalty to Employee				9.989	6.651	.010*	.015
	Loyalty to Company				7.520	5.062	.025*	.011
Covariate								
Personal Involvement Inventory (PII)		0.937	14.833	.000***				
	Loyalty to Employee				1.367	0.910	.341	.002
	Loyalty to Company				43.137	29.038	.000**	.062
Functional Benefits		0.913	20.830	.000***				
	Loyalty to Employee				26.995	17.974	.000**	.039
	Loyalty to Company				15.629	10.521	.001**	.023
Relational Benefits		0.578	160.208	.000***				
	Loyalty to Employee				472.578	314.646	.000**	.417
	Loyalty to Company				98.650	66.408	.000**	.131
Satisfaction		0.941	13.763	.000***				
	Loyalty to Employee				24.246	16.143	.000**	.035
	Loyalty to Company				30.088	20.255	.000**	.044

<sup>\*</sup>p<.05
\*\*p<.01
\*\*\*p<.001

MANCOVA results with Independence as Independent Variable

		Multivariate			Univariate			
Variables	Dependent Variable	Wilks' Lambda	. <i>F</i>	p-value	Mean Square	F	<i>p</i> -value	Partial Eta Squared
Independent Variable								
Independence		0.983	3.977	.019*				
	Loyalty to Employee				1.429	0.942	.332	.002
	Loyalty to Company				6.802	4.599	.033*	.010
Covariate								
Personal Involvement Inventory (PII)		0.944	13.351	.000***				
	Loyalty to Employee				2.047	1.350	.246	.003
	Loyalty to Company				38.906	26.307	.000***	.055
Functional Benefits		0.919	20.017	.000***				
	Loyalty to Employee				26.578	17.530	.000***	.037
	Loyalty to Company				13.213	8.934	.003**	.019
Relational Benefits		0.581	163.222	.000***				
	Loyalty to Employee				492.561	324.871	.000***	.417
	Loyalty to Company				88.172	59.618	.000***	.116
Satisfaction		0.928	17.649	.000***				
	Loyalty to Employee				19.317	12.740	.000***	.027
	Loyalty to Company				48.142	32.552	.000***	.067

p<.05
\*\*p<.01
\*\*\*p<.001

### **Discussion**

By splitting the data into two groups three times randomly, the results in Study 2 still did not support H1. No results supported that females were more loyal to service employees than males, and males were more loyal to service companies than females by running a series of linear regression analyses and independent-samples t-tests.

H2 was also partially supported in Study 2. Even though females were found higher than males on both relational and collective interdependence, the main effects of gender in self-construal still can be found. As was to Study 1, consumers who were more relational interdependent indicated greater loyalty to individual service employees, and consumers who were more collective interdependent indicated greater loyalty to service companies. These results indicated that self-construal had a significant influence on consumer loyalty. However, no main effect of gender difference in consumer loyalty could be found. According to Zhao *et al.* (2010),

in the "indirect-only mediation" situation, there need not be a significant effect of independent variable on dependent variable to establish medication. Taking all these results into account, Study 2 partially supported H2 that the effect of gender difference in consumer loyalty to individuals or grouplike entities would be mediated by self-construal, and female consumers with higher levels of relational interdependence had more loyalty to individual service employees. However, Study 2 did not support that male consumers with higher levels of collective interdependence had more loyalty to service companies. Additionally, collective interdependence would still affect consumer loyalty to employees and companies, and independence would still affect consumer loyalty to companies while controlling the other variables— PII, perceived functional and relational benefits, and consumer satisfaction— as covariates.

Similar to Study 1, Study 2 did not support *H3, and H4*. However, additional findings were found in this study. First of all, type of service relationship still influenced consumer loyalty, indicating that consumers usually had greater loyalty to service companies when they were in pseudo relationship with their service providers. In pseudo relationship, consumers usually have interactions with different individual service providers, but within the same service company. It would be easier for consumers to build relationships with service companies and place their loyalty to companies. I also found the effects of PII on loyalty to individual service providers would be mediated by perceived relational benefits by using mediation analyses. It explained why PII was not significant to consumer loyalty in Study 2.

Taking additional control variables— perceived functional and relational benefits, and consumer satisfaction— into the model did not provide alternative explanations for gender differences in loyalty to service employees and companies. Thus *H5* and *H6* were also not supported in Study 2. However, it found that the more relational benefits perceived by consumers, the more consumers would be loyal to service providers. Relational benefits helped consumer reducing anxiety, building friendship with service employees, and receiving special treatments. It

is reasonable to have more loyalty to service providers when consumers perceived more relational benefits. Consumer satisfaction was also found to influence consumer overall loyalty, loyalty to employees and loyalty to companies positively. Surprisingly, for those services with high interactions and customized service procedures such as hairdressing and medical, consumers would also prefer to show greater loyalty to service employees. For those services with moderate contact and standardized services such as clothing purchase, consumers would like to show greater loyalty to service companies (*Table 16*).

### **General Discussion**

## **Summary of Results**

By using online and offline questionnaires, a variety of service industries, different measurements of consumer loyalty, and different methodologies, there were some similarities and differences between the results of this research and the results of Melnyk *et al.* (2009). Summary results for two studies can be found in *Table 20*.

Summary Results for Two Studies

		Study 1		Study 2				
	Model 1: Overall Loyalty	Model 2: For Employee Only	Model 3: For Company Only	Model 1: Overall Loyalty	Model 2: For Employee Only	Model 3: For Company Only		
Gender (Male= -1; Female= 1)								
Dummy for objects (Company= 1; Employee= -1)	sig consistent	N.A.	N.A.		N.A.	N.A.		
Gender × dummy for employee	sig opposite	N.A.	N.A.		N.A.	N.A.		
PII	sig consistent	sig consistent	sig consistent	sig consistent				
CIP	sig consistent	sig consistent						
Age	sig opposite	sig opposite						
Frequency	sig.	sig.	sig.					
True Relationship	sig.	sig.	sig.					
Pseudo Relationship	sig.	sig.	sig.		sig.			
Relational Interdependence	N.A.	sig.	N.A.	N.A.	sig.	N.A.		
Collective Interdependence	N.A.	N.A.	sig.	N.A.	N.A.	sig.		
Independence	sig.	N.A.	N.A.	N.A.	N.A.	N.A.		
Functional Benefits	N.A.	N.A.	N.A.					
Relational Benefits	N.A.	N.A.	N.A.	sig.	sig.	sig.		
Satisfaction	N.A.	N.A.	N.A.	sig.	sig.	sig.		

sig.- consistent = those effects that are significant and consistent with Melnyk et al. (2009)

The goal of this research was aimed at filling the preceding gap in the literature and providing new insight into consumer loyalty. The following contributions were:

Gender Differences in Consumer Loyalty. In order to test the robustness of the results of Melnyk et al. (2009), which may be vulnerable to method artifacts and the influence of confounding variables, two studies replicated and extended the measures of their research by using uni-dimensional and multi-dimensional measurements. However, by doing research online and offline with more service industries and respondents, and analyzing by different methodology, this research had inconsistent results in two studies. Furthermore, none of the results was similar to the results of Melnyk et al. (2009).

Different from Melnyk et al. (2009) that "female consumers tend to be more loyal than male consumers to individuals, such as individual service providers, this difference is reversed

sig.- opposite = those effects that are in the opposite direction from Melnyk et al. (2009)

sig. = those effects that are significant but not measured in Melnyk et al. (2009)

N.A.= not applicable

when the object of loyalty is a group of people", the results in Study 1 and Study 2 found the main effect of gender affected neither loyalty to individual service employees nor loyalty to service companies (Study 1: *Table 6* Model 2&3, Study 2: *Table 12-14* Model 2&3). By checking the interaction between gender and loyalty objects, only the result in Study 1 found the main effect of interaction affected consumer loyalty. However, the results indicated that male consumers were more loyal to individual service employees and female consumers were more loyal to service companies. Additionally, a series of independent samples *t*-tests were performed to test gender differences, and no main effect of gender was found either (Study 1:*Table 5*, Study 2: *Table 10*). Taking these results into account, two studies did not have the same results as Melnyk *et al.* (2009) even after replicating their research.

Overall, *H1* was not supported in this research and the results of two studies did not support the finding of Melnyk *et al.* (2009) with regard to the effect of gender differences in consumer loyalty, possibly due to two reasons. First of all, even though the results did not provide support for the results of Melnyk *et al.* (2009), the findings proved other research that considered gender as a control variable. Stan (2015) found females were more loyal store customers than men since female consumers were more relationship-oriented and loyal then male consumers and women consumers tended to be more frequent shoppers than men. The results provided an explanation for the results in Study 1. Caruana (2002) took gender as a demographic indicator and reported the effect of gender on service loyalty was not significant. The result in Study 2 that there was no significant loyalty difference across gender was also supported. Secondly, It might because the lack of consistent differences in self-construal between men and women in two studies in this research. This will be explained further in the following part.

**Self-Construal.** This research first replicated Melnyk *et al.* (2009) by checking gender difference in self-construal and taking self-construal (relational and collective interdependence) as a mediator. Then additional analyses were run to find the relationship between self-construal

differences and consumer loyalty to different loyalty objects. By replicating the research of Melnyk *et al.* (2009), this research found inconsistent results for self-construal in two studies. Some results reconfirmed the previous research, while some results did not support previous research. By running additional analyses, the results in this research confirmed the prominent role of self-construal in predicting consumer loyalty. This finding contributed to the self-construal literature by showing self-construal difference can affect loyalty to employee and company directly without considering gender differences.

Gender Differences in Self-Construal. Previous research (Gabriel and Gardner, 1999; Melnyk et al., 2009) found women were higher on relational interdependence than men while men were higher on collective interdependence than women. Different from previous research, Study 2 found women were higher on both relational and collective interdependence. However, the results in Study 1 had similarities with previous research. In Study 1, women were higher on relational interdependence than men, and men were higher than women on collective interdependence as predicted by the theory of relational versus collective interdependence self-construal (Gabriel and Gardner, 1999; Melnyk et al., 2009).

Self-Construal as a Mediator. Melnyk et al. (2009) found gender differences in consumer loyalty to employees and companies were medicated by self-construal in terms of relational versus collective interdependence by using the method of Baron and Kenny (1986). To be more specific, females who were more relational interdependent indicated more loyalty to individual service providers than to service companies, while males who were more collective interdependent indicated more loyalty to service companies than to individual service providers. However, some of the results in this study were different from the results in Melnyk et al. (2009). First of all, rather than drew the mediation method from Baron and Kenny (1986), this research used the method of Zhao et al.(2010). According to their mediation analysis method, in the "indirect-only mediation" situation, there need not be a significant effect of independent variable on dependent variable to establish medication. Self-construal could be a mediator even the main

effect of gender did not affect consumer loyalty to different loyalty objects. Then the results in Study 1 found Melnyk *et al.'s* (2009) theory could be supported while Study 2 partially supported that self-construal can work as a mediator in the model. Similar to Melnyk *et al.* (2009), Study 1 found women who were higher on relational interdependence were more loyal to service employees than to service companies while men who were higher on collective interdependence were more loyal to service companies than to service employees. Results in Study 2 did provide support that women who were more relational interdependent had greater loyalty to individual service providers but it did not provide support that men who were more collective interdependent had greater loyalty to service companies. In conclusion, self-construal mediated the effect of gender differences in loyalty to different loyalty objects in same pattern as Melnyk *et al.* (2009) in Study 1, and it had partially mediation effect in Study 2.

Self-Construal Difference in Consumer Loyalty. With the purpose of exploring alternative potential explanations for gender difference in consumer loyalty, further analyses were undertaken to see the effect of self-construal in consumer loyalty to service providers regardless of the gender difference. By doing additional linear regression analyses, this research showed the effect of relational interdependence on loyalty to employees was positively significant, and the effect of collective interdependence on loyalty to companies was also positively significant (Study 1: Table 7 and Study 2: Table 16). It implies that consumers with higher level of relational interdependence indicated greater loyalty to employees. Consumers with higher level of collective interdependence, loyalty to companies would also be greater. Furthermore, referring to the MANCOVA results (Table 17-19), collective interdependence would still have influence in loyalty to employee and loyalty to company when controlled for the other covariates. And independence would still affect loyalty to company when controlled for the other covariates. However, these effects did not applied to relational interdependence.

The Relationship between Loyalty to Employee and Loyalty to Company. In

addition to self-construal difference lead to loyalty difference, one alternative potential explanation still can be found to explain why gender difference had no effects in consumer loyalty. Prior research (Melnyk, 2014; Melnyk et al., 2009; Reynolds and Arnold, 2000) perceived loyalty to employee and loyalty to company are two different constructs, while these two kinds of loyalty were found highly correlated with each other in this research (r=.59 Study 2: Table 9). Loyalty to companies can be influenced by personal relationships between consumer and his/her individual service provider, and consumer loyalty to individual service provider can usually reflect positively in the development of consumer loyalty to a service firm (Bove and Johnson, 2006; Goodwin and Gremler, 1996; Yim et al, 2008). Consumers usually build relationships and loyalty to the tangible aspects of service such as individual service providers before they form relationship and loyalty to intangible aspects of service such as service companies (Reynolds and Arnold, 2000). Loyalty to individual service providers that build on interpersonal relationships was observed to "spill over" and have direct and significant effects on loyalty to service companies (Beatty et al., 1996). These two kinds of loyalty are highly related to each other and loyalty to employee usually is the antecedent of loyalty to company (Macintosh and Lockshin, 1997; Reynolds and Arnold, 2000). It might be one explanation why there were almost no gender differences on consumer loyalty to employee versus company (Study 1: Table 5; Study 2: Table 10).

## **Additional Analyses**

Methods of Analyzing Mean Loyalty Scores. By checking Melnyk et al. 's (2009) mean loyalty scores in their Study 3 & 4, gender differences in loyalty to different service providers can only be found for certain services. Melnyk et al. (2009) compared women's and men's mean loyalty scores according to the mean loyalty value differences. However, when analyzing the results by comparing the scores higher and lower than mid-point of 4 (neutral), the results would be different.

For example, in their Study 3, higher means implied stronger loyalty to the company (relative to the individual service provider) that "1" implied loyalty to the employee, "7" implied loyalty to the company, and "4" implied neutral. Female scored 5.34 and male scored 5.64 in loyalty to bar service in their Study 3. Melnyk *et al.* (2009) compared the mean loyalty value differences between male and female that 5.34 is lower than 5.64. According to this, females were more loyal to employees than men and men were more loyal to companies in bar service. However, when analyzing the results by comparing the scores higher and lower than mid-point of 4, the results would be different. 5.34 and 5.64 were both higher than mid-point of 4 (neutral), it implied that both men and women were loyal to bar— service companies. The results did not support their theory that women were more loyal to individual service employees than men, and men were more loyal to service companies than women.

In their Study 4, higher means implied strongly agree (relative to the strongly disagree). Female scored 3.82 and male scored 4.43 in loyalty to clothing store, and female scored 3.91 and male scored 3.43 in loyalty to clothing salesperson. When comparing the mean loyalty value differences, 3.84 is lower than 4.43, and 3.91 is higher than 3.43. According to this, females were more loyal to employees than men and men were more loyal to companies in clothing service. However, when analyzing the results by comparing the scores higher and lower than mid-point of 4 (neutral), only 4.43 was higher than mid-point of 4 (neutral), while the other three means were all lower than mid-point of 4 (neutral). It implied that women disagreed they were loyal to clothing store while men agreed they were loyal to clothing store, and both women and men disagreed they were loyal to clothing salesperson. In conclusion, men reported greater loyalty to service companies than women while women did not report greater loyalty to individual service providers than men in clothing service. Neither did the bar sample in their Study 3 nor the clothing sample in their Study 4 provide support for the theory in Melnyk *et al.* 's (2009) by checking the means higher and lower than mid-point of 4.

In Melnyk et al. 's (2009) Study 3, when analyzing the results by comparing the scores

higher and lower than mid-point of 4, only in hairdressing and medical women were loyal to employees and men were loyal to companies. While in bike repair, sports training, travel, and bar/pub/café both females and males reported loyalty to companies. Female were not loyal to employees in general, the results did not support their hypothesis. For Melnyk *et al.* 's (2009) Study 4, females were loyal to both companies and employees in hairdressing and medical while they did not indicate their loyalty to both companies and employees in sports apparel purchase, physiotherapy, legal and medical. When checking the scores of male, they had loyalty to companies in general except in sport apparel purchase. In conclusion, when analyzing the results by comparing the scores higher and lower than mid-point of 4, the results from Melnyk *et al.* 's (2009) Study 3 & 4 supported that male were loyal to companies, but they did not support female were loyal to employees. In this research, gender differences in loyalty to different service providers were almost not significant by checking both the *p*-value of independent-samples *t*-tests and the mid-point of 4.

Type of Service Relationship Differences in Consumer Loyalty. This study reconfirms the type of service relationship is a factor that affects consumer loyalty. It might be an explanation for gender differences had no effect on consumer loyalty. Type of service relationship might be the confounding factor to explain why in some services both men and women would have loyalty to both service employees and companies, why in some services both men and women would have loyalty to only companies, and why in some services both men and women would not have loyalty to neither service employees nor service companies.

Three types of *service relationships*—true relationship, pseudo relationship, and encounter relationship, positively affected consumer loyalty to employee and company. In Study 1, true relationship had the greatest effect on consumer loyalty, and followed by pseudo relationship and encounter. Consumers who built true service relationship would indicate greatest loyalty to their service providers. It is suggested that building true relationships among

consumers, individual service providers, and service companies is the most effective method to improve consumer loyalty.

In true relationships, a consumer has repeated contact with the same individual and same company (Gutek et al., 1999). When consumers build true relationship with their service providers during service consumptions, they would be loyal to both individual service providers and companies at the same time regardless of gender differences. For example, in Study 2, 59.5% women and 56.4% men thought they had true relationships with service providers in medical service, and 54.5% women and 42.6% men thought they had true relationships with service providers in bar/café. Referring to Study 2 *Table 10*, both men and women were loyal to both employees and companies in medical and bar/café services since the means were all higher than mid-point of four. Thus, consumers would be loyal to both service employees and companies regardless of gender differences in true service relationships. The results support Guenzi and Pelloni (2004) that interpersonal relationship (true service relationship) contributes to the development of consumer loyalty most, for both individual service providers and service companies.

While in pseudo relationships, consumers were normally served by different individual service providers in the same service company (Gutek, 1995). Due to this, both men and women would be loyal to companies rather than employees since they have no regular service employee to be loyal to. According to the results analyzed by comparing the scores higher and lower than mid-point of 4, both men and women reported their loyalty to service companies (Study 2: *Table 10*) rather than individual service employees in the services such as clothing purchase and shoe purchase. Melnyk *et al.* (2009) also reported both female and male had loyalty only to service companies in service clothing purchase. Thus, consumers would be more loyal to service companies rather than service employees regardless of gender differences in pseudo relationships.

In encounter relationships, consumers do not have a regular store and a regular service

provider to get the service. It explained why both men and women were not loyal to both employees and companies. For service dry cleaning, 55.6% women and 56% men though their service relationships with their providers were encounter relationships. Due to the mean loyalty values for both men and women were lower than mid-point of four (Study 2 *Table 10*), neither male nor female consumers had loyalty to service employees and companies. Thus, consumers would not have loyalty to both service employees and companies regardless of gender differences in encounter relationships.

Control Variables. Even though two studies in this research did not support the hypotheses that consumer involvement, type of service relationship, perceived functional and relational benefits, and consumer satisfaction can mediate the effects of gender difference in consumer loyalty, some useful results can still be found. While Melnyk *et al.*'s (2009) findings were based on multiple studies, most of these studies were based on within-subject designs featuring an idiosyncratic selection of stimuli, leaving open door to find the boundary conditions within which the effects can be expected to operate. By incorporating other theoretical perspectives and including control variables, this research found gender differences in consumer loyalty was affected when the following are controlled: consumer involvement and relational benefits. This study indicates the determinant role of consumer involvement role as a predictor of consumer loyalty to service companies. Perceived relational benefits as the key antecedent of building true service relationship also positively contributes to consumer loyalty.

In order to have systematic measurements about service importance, one-item scale related to service importance in Melnyk *et al.* (2009) was replaced by personal involvement inventory (*PII*) from Zaichkowsky (1985) with more items in this research. Even though *H4* that the effect of gender difference in consumer loyalty to employees and companies would be mediated by *PII* was not supported, *PII* still had direct effects on consumer loyalty. Melnyk *et al.* (2009) found service importance had positive influences on loyalty to employees, loyalty to

companies, and overall loyalty. Similar to Melnyk *et al.* (2009), *PII* also had statistically significant impacts on consumer loyalty to employees, loyalty to companies, and overall loyalty in Study 1. It played a greater effect in consumer loyalty to service companies than consumer loyalty to employee across two studies. Interestingly, *PII* was still having influence on loyalty to individual service providers if the model did not include perceived relational benefits as a control variable. The effects of *PII* on loyalty to individual service providers would be mediated by perceived relational benefits by using mediation analyses. It explained why *PII* was not significant to consumer loyalty to employees in Study 2.

In Study 2, *Relational benefits* had more positive influence on loyalty to employee than the influence on loyalty to company. *Consumer satisfaction* was found to positively affect consumer loyalty as previous research in Study 2.

Additionally, when taking variable PII, perceived functional and relational benefits, and consumer satisfactions as covariates in Study 2, the effects of self-construal differences in consumer loyalty to employees and companies were still significant. The results in two MANCOVA analyses found collective interdependence still had significant influence on loyalty to employee and loyalty to company even when I controlled for the covariates: PII, perceived functional benefits, perceived relational benefits, satisfaction, and type of service relationship. While independence only had significant influence on loyalty to company, and relational interdependence had no significant influence on loyalty to employee and company when controlling these covariates.

In summary, the current study contributes to the consumer loyalty literature by showing that loyalty to employee and loyalty to company are highly related to each other. It explained the reason why male and female consumers did not have difference in their loyalty to difference service providers by using another to analysis mean loyalty scores. Additionally, this study combined social psychology and service marketing, and found self-construal difference can

replace gender difference to explain loyalty difference. Last But not least, this research provided additional evidences that consumer involvement, type of service relationship, perceived relational benefits, and consumer satisfaction could positively affect consumer loyalty.

### **Managerial Implications**

This study has several managerial implications. In general, the results may help service providers to have a better understanding of self-construal in consumer loyalty to service provider. Service providers' focus should be modified according to the different consumer characteristics and needs. It suggests that service companies targeting consumers as relational interdependent should emphasize good service relationships with individual service providers, while targeting consumers as collective interdependent should focus on building relationships with service companies. For example, in the communication between service providers, descriptions and communications targeted towards relational interdependent consumers might emphasize good factors of the individual service providers, whereas descriptions and communications targeted towards collective interdependent consumers might focus on the advantages of the service companies.

Although male are usually characterized as collective interdependent, and female are usually characterized as relational interdependent in previous research, study research did not find congruent results in two studies to support this theory. In order to get familiar with consumers' self-construal, the methods to improve consumer involvement are essential. Successful service provider-consumer dyads usually depend on consumer willingness to involve in a relationship (Varki and Wong, 2003). High-involved consumers usually think the services they engaged in are more important and useful than low-involved consumers. They usually would like to spend more time and energy. By improving consumer involvement, service companies can efficiently recode consumers' self-construal and entice them build appropriate consumer loyalty according to different loyalty objects.

Service relationships can also work for consumer loyalty. It is clear from these data that true service relationship contributed to consumer loyalty most, for both loyalty to employee and company. The results impel service providers to help consumers build stable true service relationships with both company and employee at the same time. In true relationships, consumers usually can receive more functional and relational benefits than pseudo relationship and encounter relationship. The core functional service benefits with additional interpersonal relationships are useful to raise consumer loyalty. However, service companies should also pay attention to the intimate interpersonal relationship, evidences suggested that loyalty to employee would lead to consumer follow that employee to another service company (Beatty *et al.*, 1996). Thus, service companies should also increase company-level loyalty from employee-level relationship, in case some additional situations.

#### **Limitations and Future Research**

Although this study has led to some interesting results and actionable insight, it still has limitations. The measurements of loyalty to employee and loyalty to company across two studies were adapted from Melnyk *et al.* (2009). They were highly correlated with each other in this study, while they were perceived as different loyalty objects in the research of Melnyk *et al.* (2009). Furthermore the results did not support gender difference affected loyalty to different service providers. The loyalty constructs in service marketing to different service providers are another area in need of research. While much conceptual effect contributes to the area of consumer loyalty, little research has been paid attention specifically to loyalty to employee and loyalty to company in service environment. It would be interesting to see future research investigating more in the measurement differentiation of consumer loyalty to different loyalty objects.

In order to assess the general stability of these results, further research should be implemented to examine the role of gender and self-construal in other countries and in other

industries. Also other studies have found that gender difference in information processing (Meyers-Levy, 1989). Men as agentic (i.e., focusing on getting the job done) are more focus on the functional aspects of service, while women as communal (i.e., focusing on maintain social relationship) are more focus on relational aspects of service. From this point of view, gender difference in information processing may help explain more variance in the consumer loyalty. Future research efforts could also focus on this one.

Boven (1990) categorized services into three groups: (1) high contact customized services, (2) moderate contact non-personal services, and (3) moderate contact standardized services. Hairdressing and medical, that usually provide unique services to consumers, are classified as high contact customized services. According to the results of Study 2 in this research, consumers would have more loyalty to individual service employees in hairdressing and medical services. Clothing purchase, that usually provides standardized services to customers, is classified as moderate contact standardized service. The results in Study 2 reported that consumers had more loyalty to service companies in clothing purchase. Consumers are more willing to build interpersonal relationships with individual service providers because they are eager for relational benefits (e.g., confidence benefits, social benefits), and these relational benefits are usually greatest in high-contact, customized personal services (Gwinner *et al.*, 1998). How consumers can react to service employees and companies in different types of service is also an area could be investigated in future research. Stronger and more detailed conclusions could be drawn from research if the variables mentioned above can be demonstrated.

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## Measurements of Self-Construal in Study 1 and Study 2,

Construct	Measures	Scale Statictics	Source
Collective	1. The groups I belong to are an important reflection of who I am.	Cronbach's α <sub>Study 1</sub> = .88	Gabriel and Gardner
Interdependence	2. When I'm in a group, it often feels to me like that group is an important part of who I am.	Cronbach's $\alpha_{Study 2}$ = .91	(1999)
	3. I usually feel a strong sense of pride when a group I belong to has an important accomplishment.	Cronbach's $\alpha_{Study 3}$ = .89	
	4. I think one of the most important parts of who I am can be captured by looking at the groups I belong to and understanding who they are.		
	5. When I think of myself, I often think of groups I belong to as well.		
	6. In general, groups I belong to are an important part of my self-image.		
	7. If a person insults a group I belong to, I feel personally insulted myself.		
	8. My sense of pride comes from knowing I belong to groups.		
	9. When I join a group, I usually develop a strong sense of identification with that group.		
Relational	1. My close relationships are an important reflection of who I am.	Cronbach's α <sub>Study 1</sub> = .87	Adapted from Cross,
Interdependence	2. When I feel close to someone, it often feels to me like that person is an important part of who I am.	Cronbach's $\alpha_{Study 2}$ = .90	Bacon, and Morris
	3. I usually feel a strong sense of pride when someone close to me has an important accomplishment.	Cronbach's $\alpha_{Study 3}$ = .84	(2000)
	<ol><li>I think one of the most important parts of who I am can be captured by looking at my close friends and understanding who they are.</li></ol>		
	5. When I think of myself, I often think of my close friends or family also.		
	6. If a person hurts someone close to me, I feel personally hurt as well.		
	7. In general, my close relationships are an important part of my self-image.		
	8. My sense of pride comes from knowing who I have as close friends.		
	9. When I establish a close relationship with someone, I usually develop a strong sense of identification with that person.		
Independence	1. I'd rather say "no" directly than risk being misunderstood.	Cronbach's $\alpha_{\text{Study 1}} = .79$	Adapted from Singelis
	2. Having a lively imagination is important to me.	Cronbach's α <sub>Study 2</sub> = .85	(1994)
	3. I am comfortable with being singled out for praise or reward.	Cronbach's $\alpha_{Study 3}$ = .68	
	4. Being able to take care of myself is a primary concern for me,	•	
	5. I act the same way no matter who I am with.		
	6. I prefer to be direct and forthright when dealing with people I've just met.		
	7. I enjoy being unique and different from others in many respects.		
	8. My personal identity, independent of others, is very important to me.		
	9. I value being in good health above everything.		

Notes: All items were measured on seven-point Likert-type scales (1= "strongly disagree", 4= "neutral", 7= "strongly agree").

### Measurement of Dependent Variable and Control Variables in Study 1

Construct	Measures	Scale Statictics	Source
Dependent Variable			
Consumer Loyalty <sup>a c</sup>	1. How attached do you feel to your favorite [employee] / [company]?	Cronbach's α= .90	Melnyk et al. (2009
	2. How committed do you feel to your favorite [employee] / [company]?		study 4, p88)
	3. Would you make a special effort to go to your favorite [employee] / [company]?		
	4. If a friend asks you for advice about [service], how strongly would you recommend your favorite [employee] / [company]?		
Control Variables			
Service Relationship <sup>b</sup>	1. I have a regular [company] where I go for treatment. (dummy coded: I = "yes", 0 = "no")	N.A.	Adapted from Gutek
	2. I normally see the same [employee] for the same problem. (dummy coded: $I = "yes", 0 = "no"$ )		et al. (1999)
Personal Involvement	1. Important — Unimportant <sup>R</sup>	Cronbach's α= .90	Adapted from
Inventory (PII) <sup>c</sup>	2. Means a lot to me — Means nothing to me <sup>R</sup>		Zaichkowsky (1985)
	3. Matters to me — Does not matter <sup>R</sup>		
	4. Significant — Insignificant <sup>R</sup>		
	5. Of no concern to me — Of concern to me		
Consumer Involvement	1. It does not matter if one makes a mistake by choosing a service provider. R	Cronbach's α= .67	Adapted from Laurent
Profile (CIP) <sup>d</sup>	2. It is very irritating to select a service provider who is not good.		and Kapferer (1985)
	<ol><li>I should be annoyed with myself, if it turned out I had made the wrong choice when choosing a service provider.</li></ol>		
	4. When I choose a service provider, I can never be quite sure it was the right choice or not.		
	5. Choosing a service provider is rather difficult.		
	6. When I select a service provider, I can never be quite certain about my choice.		
Use Frequency	1. Please indicate the number of times that you have used [service]. (1= "have never used", 2= "used once or twice in last three years", 3= "used once last year", 4= "used 2-5 times last year", 5= "used 6-10 times last year", 6= "used 11 times or more last year")	N.A.	N.A.
Gender <sup>b</sup>	1. What is your gender ? (dummy coded: female = "1", male = "-1")	N.A.	N.A.
Age	1. What is your Age? (1= "under 20", 2= "20-24", 3= "25-34", 4= "35-44", 5= "45-54", 6= "55-64", 7="65 or over")	N.A.	N.A.

Notes: This catergory presented in questionnaire with two versions. The first version was represented by the order of employee, company, employee, and so on. The second version reversed the order of the first version, it began with company, then employee, and so on.

<sup>&</sup>lt;sup>b</sup> This category served as the dummy reference category.

<sup>&</sup>lt;sup>c</sup> This category was measured by seven-point bipolar scale.

<sup>&</sup>lt;sup>d</sup> Variable measured on seven-point likert-type scales ( (1= "strongly disagree", 4= "neutral", 7= "strongly agree").

R Item was reverse keyed.

N.A.= not applicable.

### Measurement of Dependent Variable and Control Variables in Study 2

Construct	Measures	Scale Statictics	Source
Dependent Variable			<del></del>
Consumer Loyalty	1. I would make a special effort to go to my favorite [employee]? <sup>d</sup>	Cronbach's α= .85	Melnyk et al. (2009
	2. I would make a special effort to go to my favorite [company]? <sup>d</sup>		study 3, 4, and 5, p88)
	3. I feel loyal to my [employee]. d		
	4. I feel loyal to my [company]. d		
	5. If your favorite [employee] would move to another [company], would you follow him/her to that other [company] or would you stay with your current [company]? <sup>c</sup> (Definitely [company] — Definitely [employee])		
Control Variables			
Service Relationship <sup>b</sup>	1. I have a regular [company] where I go for treatment. (dummy coded: I = "yes", 0 = "no")	N.A.	Adapted from Gutek
	2. I normally see the same [employee] for the same problem. (dummy coded: I = "yes", 0 = "no")		et al. (1999)
Personal Involvement	1. Important — Unimportant <sup>R</sup>	Cronbach's α= .96	Adapted from
Inventory (PII) <sup>c</sup>	2. Means a lot to me — Means nothing to me <sup>R</sup>		Zaichkowsky (1985)
	3. Significant — Insignificant <sup>R</sup>		
Functional Benefits <sup>d</sup>	1. They have competitive products/services.	Cronbach's α= .69	Adapted from
	2. They have effcient transaction processes and good customer support.		Dimitriadis and Koritos (2014)
Relational Benefits <sup>d</sup>	1. I know what to expect when I go in.	Cronbach's α= .88	Adapted from Gwinner
	2. I am familiar with the employee(s) who perform(s) the service		et al. (1998)
	3. I have developed a friendship with the service provider.		
	4. I enjoy certain social aspects of the relationship.		
	5. They do services for me that they don't do for most customers.		
Consumer Satisfaction <sup>d</sup>	My choice to purchase this service was a wise one.	Cronbach's α= .98	Adapted from Cronin et
	2. I think that I did the righht thing when purchased this service.		al. (2000)
	1. Please indicate the number of times that you have used [service]. (1= "have never used",		
Use Frequency	2= "used once or twice in last three years", 3= "used once last year", 4= "used 2-5 times last year", 5= "used 6-10 times last year", 6= "used 11 times or more last year")	N.A.	N.A.
Gender <sup>b</sup>	1. What is your gender ? (dummy coded: female = "1", male = "-1")	N.A.	N.A.
Age	1. What is your Age? (1= "under 20", 2= "20-24", 3= "25-34", 4= "35-44", 5= "45-54", 6= "55-64", 7="65 or over")	N.A.	N.A.

Notes: <sup>b</sup> This category served as the dummy reference category.

<sup>c</sup> This category was measured by seven-point bipolar scale.

<sup>d</sup> Variable measured on seven-point likert-type scales ( (1= "strongly disagree", 4= "neutral", 7= "strongly agree").

<sup>R</sup> Item was reverse keyed.

N.A.= not applicable.

### Questionnaire of Study 1—Version 1.1

#### A SURVEY OF YOUR SERVICE EXPERIENCE

#### Informed Consent Form

#### Introduction

This study attempts to collect information about consumer experiences in difference service industries.

#### **Procedures**

You will be asked to complete a short questionnaire. It will take approximately 15 minutes or less. This questionnaire will be conducted with an online Qualtrics-created survey. There are several questions included to check if you are answering carefully. If you are inattentive, the questionnaire may be terminated.

#### Risks/Discomforts

Risks are minimal for involvement in this study. Although we do not expect any harm to come upon any participants due to electronic malfunction of the computer, it is possible though extremely rare and uncommon.

#### Confidentiality

The information gathered will be anonymous. That means that it will not be possible to make a link between you and the information you provide. We will only allow people directly involved in conducting the research to access the information. We will only use the information for the purpose of the research

described in this form. After completing this research, all the electronic data including the questionnaire responses and analytical results will be erased five years after the thesis get approved.

#### Participation

Your participation in this research study is voluntary. You can stop answering the questions or close the browser at any time during the survey. You can also ask that the information you provided not be used, and your choice will be respected. There are no negative consequences for not participating, stopping in the middle, or asking us not to sue your information.

I have read, understood, and printed a copy of, the above consent form and desire of my own free will to participate study.	in this
○ Yes	
○ No	

remaie							
Please indicate your level of agreement with the fo	llowing s	tatement	ts about yo	ourself.			
	Strongly		Somewhat	Neither Agree nor	Somewhat		Strongly
	Strongly Disagree	Disagree	Disagree	Disagree	Agree	Agree	Agree
The groups I belong to are an important reflection of who I am.	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
When I feel close to someone, it often feels to me like that person is an important part of who I am.	$\circ$	0	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
When I'm in a group, it often feels to me like that group is an important part of who I am.	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
I usually feel a strong sense of pride when a group I belong to has an important accomplishment.	$\circ$	0	0	$\circ$	$\circ$	0	$\circ$
I think one of the most important parts of who I am can be captured by looking at the groups I belong to and understanding who they are.	0	0	0	0	$\circ$	0	0
To continue, please select 'Somewhat Disagree'		$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
My close relationships are important reflection of who I am.	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
My sense of pride comes from knowing who I have as close friends.	$\circ$	0	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
When I establish a close relationship with some, I usually develop a strong sense of identification with that person.	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
When I think of myself, I often think of groups I belong to as well		$\circ$	$\circ$	0	0	$\circ$	0
Please indicate the number of times that y	ou have	used e	ach of th	ne follov	wing sei	rvices.	
	Have never	Used or or twice last thr years	e in ree Used o	nce time		ed 6-10 nes last year	used 11 times or more last year
Hairdressing	0	0	0	(	О	0	0
Bike Repair	0	0	0		)	$\circ$	0
Clothing Purchase	0	0	0	(	0	$\circ$	0
Sports Training	0	0	0	(	0	0	0
Travel Agency	$\circ$	0	0	(	0	$\circ$	$\circ$
Bar/Pub/Café	0	0	0	(	)	0	0

What is your gender?

○ Male

# **Questions about Hairdressing**

1 nave a regular nair	dressing salon	ı where I go for my hai	irdressing 1	ieeds.					
	Yes				No				
	$\circ$				$\circ$				
I normally see the sa	me hairdresse	r for my hairdressing r	needs.						
	Yes				No				
	$\circ$				$\circ$				
Please give your ove	rall feelings o	r impressions toward	the follow	ng service	e.				
C 17		•							
Service: Ho	airaress	ıng							
		Important O	000	000	Unimpor	rtant			
	Means	a lot to me	000	000	Means n	othing to m	e		
	Ma	atters to me	000		Does not	t matter			
		Significant O	0 0		Insignifi	cant			
		ncern to me	0 0 0			ern to me			
	Of no cor	cent to the	000		Of conce	on to me			
Service: Ho	nirdrass	ina							
Service. III	uii ui ess	ıng							
With respect to hairdre	essing, please i	ndicate your opinions or	n the questi	ons below.					
						Neither			
			Strongly	Disagree		Agree nor		Agree	Strongly
It does not matter if one	makas a mistaka	by choosing a sarvice	Strongly Disagree	Disagree	Somewhat Disagree		Somewhat Agree	Agree	Strongly Agree
It does not matter if one provider.	makes a mistake	by choosing a service		Disagree		Agree nor		Agree	
				Disagree		Agree nor		Agree	
provider.	lect a service pro	vider who is not good.		Disagree		Agree nor		Agree	
provider.  It is very irritating to sel	lect a service pro	vider who is not good.		Disagree		Agree nor		Agree	
provider.  It is very irritating to sel I should be annoyed with wrong choice when choo When I choose a service	lect a service pro th myself, if it tur osing a service p	vider who is not good.		Disagree		Agree nor		Agree	
provider.  It is very irritating to sel I should be annoyed with wrong choice when choose	h myself, if it tur osing a service pro-	vider who is not good.  med out I had made the rovider.  never be quite sure it was		Disagree	Disagree	Agree nor	Agree	0	
It is very irritating to sel I should be annoyed wit wrong choice when choo When I choose a service the right choice or not. Choosing a service prov	h myself, if it tur osing a service particle provider, I can a	vider who is not good.  med out I had made the rovider.  mever be quite sure it was ficult.	Disagree	0 0 0	Disagree  O	Agree nor Disagree	Agree	0 0 0	
It is very irritating to sel I should be annoyed wit wrong choice when choo When I choose a service the right choice or not. Choosing a service prov	h myself, if it tur osing a service particle provider, I can a	vider who is not good.  med out I had made the rovider.  never be quite sure it was	Disagree	Disagree  O	Disagree	Agree nor	Agree	0	
It is very irritating to sel I should be annoyed wit wrong choice when choo When I choose a service the right choice or not. Choosing a service prov When I select a service	h myself, if it tur osing a service particle provider, I can a	vider who is not good.  med out I had made the rovider.  mever be quite sure it was ficult.	Disagree	0 0 0	Disagree  O	Agree nor Disagree	Agree	0 0 0	
It is very irritating to sel I should be annoyed wit wrong choice when choo When I choose a service the right choice or not. Choosing a service prov When I select a service my choice.	h myself, if it tur osing a service pro- e provider, I can re- rider is rather diff provider, I can no	vider who is not good.  med out I had made the rovider.  mever be quite sure it was  ficult.  ever be quite certain about	Disagree	0 0 0	Disagree  O	Agree nor Disagree	Agree	0 0 0	
It is very irritating to sel I should be annoyed wit wrong choice when choo When I choose a service the right choice or not. Choosing a service prov When I select a service my choice.	h myself, if it tur osing a service pro- e provider, I can re- rider is rather diff provider, I can no	vider who is not good.  med out I had made the rovider.  never be quite sure it was ficult.  ever be quite certain about  y Disagree' on the sca	Disagree	o o o o o o o o o o o o o o o o o o o	Disagree  O	Agree nor Disagree	Agree	0 0 0	
It is very irritating to sel I should be annoyed wit wrong choice when choo When I choose a service the right choice or not. Choosing a service prov When I select a service my choice.	h myself, if it tur osing a service pro- e provider, I can re- rider is rather diff provider, I can no	vider who is not good.  med out I had made the rovider.  never be quite sure it was ficult.  ever be quite certain about  y Disagree' on the sca	Disagree	o o o o o o o o o o o o o o o o o o o	Disagree  O	Agree nor Disagree	Agree	0 0 0 0	

	e hairdresser?
Not at all	O O O O O Very much
How committed do you feel to your favor	ite hairdresser?
Not at all	OOOOVery much
Would you make a special effort to go to	
Definitely not	O O O O Definitely yes
	dressing, how strongly would you recommend your favorite
hairdresser?	
Would not recommend at all	O O O O O Would strongly recommend
Questions about Bike Repair	
I have a regular shop where I go for my b	hike renair needs
Thave a regular shop where I go for my o	
Yes	No
Yes	
	No
0	No O
	No O
I normally see the same repairperson for	No  my bike repair needs.
I normally see the same repairperson for	No  my bike repair needs.
I normally see the same repairperson for	No  my bike repair needs.
I normally see the same repairperson for	No  my bike repair needs.  No
☐  I normally see the same repairperson for  Yes  ☐	No  my bike repair needs.  No
I normally see the same repairperson for Yes O  Please give your overall feelings or impression	No  my bike repair needs.  No
☐  I normally see the same repairperson for  Yes  ☐	No  my bike repair needs.  No
I normally see the same repairperson for Yes  Please give your overall feelings or impression.  Service: Bike Repair	No  my bike repair needs.  No  ons toward the following service.
I normally see the same repairperson for Yes  Please give your overall feelings or impression  Service: Bike Repair  Important	No N
I normally see the same repairperson for Yes  Please give your overall feelings or impression  Service: Bike Repair  Important  Means a lot to me	ons toward the following service.  No  Unimportant  Means nothing to me

# Service: Bike Repair

With respect to bike repair, please indicate your opinions on the questions below.

			Strongly Disagree	Disagree	Somewhat Disagree	Agree nor Disagree	Somewhat Agree	Agree	Strongly Agree
It does not matter if or provider.	ne makes a mistak	e by choosing a servi	ce O	0	0	0	0	0	0
It is very irritating to s	select a service pro	ovider who is not good	d	0	0	0	0	0	0
I should be annoyed w wrong choice when ch			he O	0	0	0	0	0	0
When I choose a servi the right choice or not	_	never be quite sure it	was	0	0	0	0	0	0
Choosing a service pro	ovider is rather di	fficult.	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
When I select a service my choice.	e provider, I can r	ever be quite certain	about	0	0	0	0	0	0
How attached do	do you feel to	Not at all  your favorite bit Not at all	ke repair shop	p?	Very mi	uch			
If a friend asks y shop?	Would not reco	mmend at all	000					e bike i	repair
To continue, pleas	e select 'Strong	ly agree' on the sc	ale: Neither Agre	e nor					
Strongly Disagree	Disagree	Somewhat Disagre			mewhat Agre	e A	gree	Strongl	y Agree
	$\circ$		0				0		

### **Questions about Clothing Purchase**

I have a regular clothing store where I go	for my p	urchases						
Yes					No			
0					$\circ$			
I normally seek out the same clothing sale	esperson	for my pu	rchases.					
Yes					No			
O					0			
Please give your overall feelings or impression	ns toward	the follow	ing service	e.				
Service: Clothing Purch	ase			1				
Important	00	000	000	Unimp	ortant			
Means a lot to me	0 0	000	000	Means	nothing to n	ne		
Matters to me	00	000	000	Does n	ot matter			
Significant	0 0	000	000	Insigni	ficant			
Of no concern to me	00	000	000	Of con	cern to me			
Camilaa, Clathina Dunah	~~~							
Service: Clothing Purcha	ise							
With respect to <u>clothing purchase</u> , please indic	cate vour o	oninions o	n the gues	tions helov	v.			
man respect to <u>crotting parenase</u> , prease man	oute your c	pinions of	i ine ques	tions outo	Neither			
		Strongly Disagree	Disagree	Somewhat Disagree	Agree nor Disagree	Somewhat Agree	Agree	Strongly Agree
It does not matter if one makes a mistake by choosing a provider.	a service	0	0	0	0	0	0	0
It is very irritating to select a service provider who is no	ot good.	0	0	0	0	0	0	0
I should be annoyed with myself, if it turned out I had r wrong choice when choosing a service provider.	made the	0	0	0	0	0	0	0
When I choose a service provider, I can never be quite the right choice or not.	sure it was	0	0	0	0	0	0	0
Choosing a service provider is rather difficult.		$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
When I select a service provider, I can never be quite comy choice.	ertain about	0	0	0	0	0	0	0

now anachea ao	you jeet to yo	our javoriie cioining				
		Not at all	0000	Very much		
How committed a	lo you feel to	your favorite clothin				
Would you make		rt to go to your favo			es	
If a friend asks yo clothing salesper	son?	about clothing purc				your favorite
To ensure that parti	icipants read th	e questions, please sel	lect 'Strongly A	gree' on the scale:		
Standa Diagram	D:		Neither Agree nor	S		St
Strongly Disagree	Disagree	Somewhat Disagree	Disagree	Somewhat Agree	Agree	Strongly Agree

### Some Questions about Your Relationship

Please indicate your level of agreement with the following statements about your relationships.

	Strongly Disagree	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Strongly Agree
If a person insults a group I belong to, I feel personally insulted myself.	0	0	0	0	0	0	0
When I join a group, I usually develop a strong sense of identification with that group.	0	0	0	0	0	0	0
When I think of myself, I often think of my close friends or family also.	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
I think one of the most important parts of who I am can be captured by looking at my close friends and understanding who they are.	0	0	•	0	0	0	0
My sense of pride comes from knowing I belong to groups.	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
In general, groups I belong to are an important part of my self-image.	0	0	0	0	0	0	0
To continue, please select 'agree'	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
I usually feel a strong sense of pride when someone close to me has an important accomplishment.	0	0	0	0	0	0	0
If a person hurts someone close to me, I feel personally hurt as well.	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
In general, my close relationships are an important part of my self-image.	0	0	0	0	0	0	0

### **Questions about Sports Training**

I have a regular sports club where I go for my sports tro	uining needs.
Yes	No
0	0
I normally see the same coach/ trainer for my sports tra	ining needs.
Yes	No
0	0

Please give your overall feelings or impressions toward the following service.

Important Means a lot to me Matters to me Matters to me Significant Of no concern to me Of concern to me Service: Sports Training With respect to sports training, please indicate your opinions on the questions below.  Service: Sports Training With respect to sports training, please indicate your opinions on the questions below.  Sirongly Disagree Click to write Click to write Click to write Click to write Choose 8  Strongly Disagree Click to write Choice 8	Service: Spor	ts Training	7							
Matters to me Significant Of no concern to me Of concern to Method of the Of concern to me Of concern to the Officer to Method to the Officer to		Important	00	000	000	Unimpo	ortant			
Significant Of no concern to me  Service: Sports Training  With respect to sports training, please indicate your opinions on the questions below.  Strongly Disagree Strongly Disagree Agree Disagree Disagree Disagree Disagree Disagree Disagree Disagree Disagree Agree		Means a lot to me	0 0	000	000	Means	nothing to m	ie		
Of no concern to me  Service: Sports Training  With respect to sports training, please indicate your opinions on the questions below.  Strongly Disagree Disagree Disagree Disagree Disagree Disagree Disagree Agree Agree Agree Agree  It does not matter if one makes a mistake by choosing a service provider.  It is very irritating to select a service provider who is not good.  I should be annoyed with myself, if it turned out I had made the wrong choice when choosing a service provider.  When I choose a service provider, I can never be quite sure it was the right choice or not.  Choosing a service provider, I can never be quite certain about my choice.  How attached do you feel to your favorite sports club? Not at all Very much  Would you make a special effort to go to your favorite sports club? Definitely not Definitely yes  To ensure that participants read the questions, please select 'Agree' on the scale: Somewhat Neither Agree nor Click to write		Matters to me	00	000	000	Does no	ot matter			
Service: Sports Training  With respect to sports training, please indicate your opinions on the questions below.    Strongly   Disagree   Disag		Significant	0 0	000	000	Insignif	īcant			
With respect to sports training, please indicate your opinions on the questions below.    Strongly   Disagree   Somewhat   Agree nor   Somewhat   Strongly   Disagree		Of no concern to me	00	000	000	Of conc	ern to me			
It does not matter if one makes a mistake by choosing a service provider.  It is very irritating to select a service provider who is not good.  I should be annoyed with myself, if it turned out I had made the wrong choice when choosing a service provider.  When I choose a service provider, I can never be quite sure it was the right choice or not.  Choosing a service provider, I can never be quite certain about my choice.  How attached do you feel to your favorite sports club?  Not at all	-			nions on th	ne question	ns below.				
It is very irritating to select a service provider who is not good.  I should be annoyed with myself, if it turned out I had made the wrong choice when choosing a service provider.  When I choose a service provider, I can never be quite sure it was the right choice or not.  Choosing a service provider, I can never be quite certain about my choice.  When I select a service provider, I can never be quite certain about my choice.  When I select a service provider, I can never be quite certain about my choice.  When I select a service provider, I can never be quite certain about my choice.  When I select a service provider, I can never be quite certain about my choice.  Worth at all					Disagree		Agree nor		Agree	Strongly Agree
I should be annoyed with myself, if it turned out I had made the wrong choice when choosing a service provider.  When I choose a service provider, I can never be quite sure it was the right choice or not.  Choosing a service provider is rather difficult.  When I select a service provider, I can never be quite certain about my choice.  How attached do you feel to your favorite sports club?  Not at all Very much  Would you make a special effort to go to your favorite sports club?  Definitely not Definitely yes  To ensure that participants read the questions, please select 'Agree' on the scale:  Somewhat Neither Agree nor Click to write		es a mistake by choosing	a service	0	0	0	0	0	0	0
wrong choice when choosing a service provider.  When I choose a service provider, I can never be quite sure it was the right choice or not.  Choosing a service provider is rather difficult.  When I select a service provider, I can never be quite certain about my choice.  How attached do you feel to your favorite sports club?  Not at all	It is very irritating to select a	service provider who is	not good.	0	0	0	0	0	0	0
the right choice or not.  Choosing a service provider is rather difficult.  When I select a service provider, I can never be quite certain about my choice.  How attached do you feel to your favorite sports club?  Not at all		•	i made the	0	0	0	0	0	0	0
When I select a service provider, I can never be quite certain about my choice.  How attached do you feel to your favorite sports club?  Not at all	_	ider, I can never be quit	e sure it was	0	0	0	0	0	0	0
How attached do you feel to your favorite sports club?  Not at all Very much  How committed do you feel to your favorite sports club?  Not at all Very much  Would you make a special effort to go to your favorite sports club?  Definitely not Definitely yes  To ensure that participants read the questions, please select 'Agree' on the scale:  Somewhat Neither Agree nor Click to write	Choosing a service provider i	s rather difficult.		$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
Not at all	_	der, I can never be quite	certain about	0	0	0	0	0	0	0
Not at all		Not at all	000	000	000	Very mi	ich			
Definitely not Definitely yes  To ensure that participants read the questions, please select 'Agree' on the scale:  Somewhat Neither Agree nor Click to write	and the second second		1 -		000	Very mu	ich			
Somewhat Neither Agree nor Click to write	Would you make a spec			_		Definite	ly yes			
	To ensure that participant	s read the questions	, please sele	ct 'Agree'	on the sca	ale:				
Strongly Disagree Disagree Disagree Somewhat Agree Agree Strongly Agree Choice 6	Strongly Disagree Disagre				ewhat Agre	oo Acre	op 5+	rongly Agree		
	Disagree Disagree	. Disagree	Disagre	a som			) 31	Congry Agree	Cn	

### **Questions about Travel**

I have a regular agency where I go for n	ny travel b	ookings.						
Yes					No			
0					$\circ$			
I normally see the same agent for my tra	vel bookii	ngs.						
Yes					No			
0					$\circ$			
Please give your overall feelings or impression	ns toward	the follow	ing service	e.				
Service: Travel								
Important	00	00	000	Unimp	ortant			
Means a lot to me	00	00	000	Means	nothing to n	ne		
Matters to me	00	00	000	Does n	ot matter			
Significant	00	00	000	Insigni	ficant			
Of no concern to me	00	00	000	Of con	cern to me			
				·				
Service: Travel								
With respect to travel, please indicate your op	oinions on t	he question	ons below					
		Strongly Disagree	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Strongly Agree
It does not matter if one makes a mistake by choosing provider.	a service	0	0	0	0	0	0	0
It is very irritating to select a service provider who is r	ot good.	0	0	0	0	0	0	0
I should be annoyed with myself, if it turned out I had wrong choice when choosing a service provider.	made the	0	0	0	0	0	0	0
When I choose a service provider, I can never be quite the right choice or not.	sure it was	0	0	0	0	0	0	0
To continue, please select 'Strongly Disagree' on the so	cale	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
Choosing a service provider is rather difficult.		0	0	0	0	0	0	0
When I select a service provider, I can never be quite on my choice.	certain about	0	0	0	0	0	0	0

How attached do you feel to your favorit		
Not at all	0000000	Very much
How committed do you feel to your favor	rite travel agent?	
Not at all	0000000	Very much
		1
Would you make a special effort to go to	your favorite travel agent?	
	0000000	Definitely yes
Dominel, not		
If a friend asks you for advice about trav	vel. how strongly would you re	ecommend your favorite travel agent?
would not recommend at all	0000000	would strongly recommend
Questions about Bar/Pub/Café		
I have a regular bar/pub/café that I go to		
Yes		No
0		0
I am normally served by the same bartena	der/waiter/waitress in the bar	/pub/café.
Yes		No
0		0
Diagram in the state of the sta		
Please give your overall feelings or impressio	ns toward the following service.	
Service: Bar/Pub/Café		
Important	0000000	Unimportant
Means a lot to me	0 0 0 0 0 0	Means nothing to me
Matters to me	0000000	Does not matter
Significant	000000	Insignificant
Of no concern to me		Of concern to me

# Service: Bar/Pub/Café

With respect to <u>bar/pub/café</u>, please indicate your opinions on the questions below.

	Strongly Disagree	Disagree	Somewhat Disagree	Agree nor Disagree	Somewhat Agree	Agree	Strongly Agree
It does not matter if one makes a mistake by choosing a service provider.	0	0	0	0	0	0	0
It is very irritating to select a service provider who is not good.	0	0	0	0	0	0	0
I should be annoyed with myself, if it turned out I had made the wrong choice when choosing a service provider.	$\circ$	0	$\circ$	$\circ$	$\circ$	$\circ$	0
When I choose a service provider, I can never be quite sure it was the right choice or not.	0	0	0	0	0	0	0
Choosing a service provider is rather difficult.	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
To continue, please select 'Somewhat Disagree'	0	0	0	0	0	0	0
When I select a service provider, I can never be quite certain about my choice.	0	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
How attached do you feel to your favorite bar/put  Not at all  How committed do you feel to your favorite bar/p  Not at all	oub/café?						
Would you make a special effort to go to your fav  Definitely not				tely yes			
If a friend asks you for advice, how strongly would	ld you rec	ommend	your favo	rite bar/p	ub/café?		
Would not recommend at all	00	00	Would	strongly rec	ommend		

## Questions about Your Communication Style

Please indicate your level of agreement with the following statements about your communication style.

	Strongly Disagree	Disagree	Somewhat Disagree	Neither Agree nor Disagree	Somewhat Agree	Agree	Strongly Agree
I'd rather say "no" directly than risk being misunderstood.	0	0	0	0	0	0	0
Having a lively imagination is important to me.	0	0	0	0	0	0	0
I am comfortable with being singled out for praise or reward.	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
Being able to take care of myself is a primary concern for me.	0	0	0	0	0	0	0
I act the same way no matter who I am with.	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
To continue, please select 'Strongly Disagree'	0	0	0	0	0	0	0
I prefer to be direct and forthright when dealing with people I've just met.	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
I enjoy being unique and different from others in many respects.	0	0	0	0	0	0	
My personal identity, independent of others, is very important to me.	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$
I value being in good health above everything.	0	0	0	0	0	0	0

How old are you?
Ounder 20

0	Under 20
$\bigcirc$	20-24
$\circ$	25-34
$\bigcirc$	35-44
$\circ$	45-54
0	55-64

Appendix E

Loyalty Questions Asked in 8 Questionnaires in Study 1

		Questio	nnaire 1				Questionnaire 2				
	Versi	on 1.1	Version 1.			Versi	on 2.1	Versi	Version 2.2		
	Loyalty to Employee	Loyalty to Company	Loyalty to Employee	Loyalty to Company		Loyalty to Employee	Loyalty to Company	Loyalty to Employee	Loyalty to Company		
Hairdressing	Yes			Yes	Medical Specialist	Yes			Yes		
Bike Repair		Yes	Yes		Sports Apparel Purch	ase	Yes	Yes			
Clothing Purchase	Yes			Yes	Physiotherapy	Yes			Yes		
Sports Training		Yes	Yes		Legal		Yes	Yes			
Travel Agency	Yes			Yes	Real Estate	Yes			Yes		
Bar/Pub/Café		Yes	Yes		Bar		Yes	Yes			

		Questio	nnaire 3			Questionnaire 4					
	Versi	Version 3.1		on 3.2		Versi	on 4.1	Version 4.2			
	Loyalty to Employee	Loyalty to Company	Loyalty to Employee	Loyalty to Company		Loyalty to Employee	Loyalty to Company	Loyalty to Employee	Loyalty to Company		
<b>General Practitioner</b>	Yes			Yes	Dry Cleaning	Yes			Yes		
Shoe Purchase		Yes	Yes		Bike Repair		Yes	Yes			
Car Repair	Yes			Yes	Physiotherapy	Yes			Yes		
Furniture Purchase		Yes	Yes		Legal		Yes	Yes			
Eyeglasses Purchase	Yes			Yes	Real Estate	Yes			Yes		
Tax Accounting		Yes	Yes		Café		Yes	Yes			

### Appendix F

# Questionnaire of Study 2 A SURVEY OF YOUR SERVICE EXPERIENCE

#### **Informed Consent Form**

#### Introduction

This study attempts to collect information about consumer experiences with different service industries.

#### **Procedures**

You will be asked to complete a short questionnaire. It will take about 20 minutes or less. If you are inattentive, the questionnaire may be invalid. Please answer carefully, your opinions are important to us.

### **Confidentiality**

The information is being gathered anonymously. That means that it will not be possible to make a link between you and the information you provide. Any reports based on this research will report only aggregate data, and no individual respondent will be identifiable.

### **Participation**

Your participation in this research study is voluntary. You can stop answering the questions at any time during the survey. You can also ask that the information you provided not be used, and your choice will be respected. There are no negative consequences for not participating, stopping in the middle, or asking us not to use your information.

I have read, understood, and printed a copy of, the above consent form and desire of my own free will to participate in this study.

O Yes		
O No		
Signature:		
Date:	 	

• Please indicate your level of agreement with the following statements.

### I. SOME QUESTIONS ABOUT YOUR RELATIONSHIPS

### PART 1

	Strongly Disagree	Disagree	Somewhat Disagree	Agree nor Disagree	Somewhat Agree	Agree	Strongly Agree
The groups I belong to are an important reflection of who I am.	0	0	0	0	0	0	0
When I feel close to someone, it often feels to me like that person is an important part of who I am.	0	0	0	0	0	0	0
When I'm in a group, it often feels to me like that group is an important part of who I am.	0	0	0	0	0	0	0
I usually feel a strong sense of pride when a group I belong to has an important accomplishment.	0	0	0	0	0	0	0
I think one of the most important parts of who I am can be captured by looking at the groups I belong to and understanding who they are.	0	0	0	0	0	0	0
My close relationships are important reflection of who I am.	0	0	0	0	0	0	0
My sense of pride comes from knowing who I have as close friends.	0	0	0	0	0	0	0
When I establish a close relationship with someone, I usually develop a strong sense of identification with that person.	0	0	0	0	0	0	0
When I think of myself, I often think of groups I belong to as well.	0	0	0	0	0	0	0

### PART 2

	Strongly Disagree	Disagree	Somewhat Disagree	Agree nor Disagree	Somewhat Agree	Agree	Strongly Agree
If a person insults a group I belong to, I feel personally insulted myself.	0	0	0	0	0	0	0
When I join a group, I usually develop a strong sense of identification with that group.	0	0	0	0	0	0	0
When I think of myself, I often think of my close friends or family also.	0	0	0	0	0	0	0
I think one of the most important parts of who I am can be captured by looking at my close friends and understanding who they are.	0	0	0	0	0	0	0
My sense of pride comes from knowing I belong to groups.	0	0	0	0	0	0	0
In general, groups I belong to are an important part of my self-image.	0	0	0	0	0	0	0
I usually feel a strong sense of pride when someone close to me has an important accomplishment.	0	0	0	0	0	0	0
If a person hurts someone close to me, I feel personally hurt as well.	0	0	0	0	0	0	0
In general, my close relationships are an important part of my self-image.	0	0	0	0	0	0	0

### II. SOME QUESTIONS ABOUT YOUR COMMUNICATION STYLE

	Strongly Disagree	Disagree	Somewhat Disagree	Agree nor Disagree	Somewhat Agree	Agree	Strongly Agree
I'd rather say "no" directly than risk being misunderstood.	0	0	0	0	0	0	0
Having a lively imagination is important to me.	0	0	0	0	0	0	0
I am comfortable with being singled out for praise or reward.	0	0	0	0	0	0	0
Being able to take care of myself is a primary concern for me.	0	0	0	0	0	0	0
I act the same way no matter who I am with.	0	0	0	0	0	0	0
I prefer to be direct and forthright when dealing with people I've just met.	0	0	0	0	0	0	0
I enjoy being unique and different from others in many respects.	0	0	0	0	0	0	0
My personal identity, independent of others, is very important to me.	0	0	0	0	0	0	0
I value being in good health above everything.	0	0	0	0	0	0	0

### • Service: Hairdressing

### 1. Please indicate your opinions on the questions below

T	1 1 .	1 :	l	1 1	T	C-	1	l	l <del>.</del>	1
,,,	nave a reguia	ir naira	ressing sai	on wi	1ere i	$\sigma n \tau n$	or mv i	าสเหล	ressino	neeas
	have a regula	ii iiciii ci	ressing sai	OII IVI	ici c i d	$S^{\sigma}J^{\sigma}$	y .	iciii ci	Cooning	necus.

O Yes O No

I normally see the same hairdresser for my hairdressing needs.

O Yes O No

### 2. Questions about Importance

Please indicate your overall feelings or impressions toward hairdressing.

1 2 3 4 5 6 7

Important O O O O O O O Unimportant

Means a lot to me O O O O O O Means nothing to me

Significant O O O O O O Insignificant

### 1. Questions about Your Hairdressing Experience

	Strongly Disagree	Disagree	Somewhat Disagree	Agree nor Disagree	Somewhat Agree	Agree	Strongly Agree
They have competitive products/services.	0	0	0	0	0	0	0
They have efficient transaction processes and good customer support.	0	0	0	0	0	0	0
I know what to expect when I go in.	0	0	0	0	0	0	0
I am familiar with the employee(s) who perform(s) the service.	0	0	0	0	0	0	0
I have developed a friendship with the service provider.	0	0	0	0	0	0	0
I enjoy certain social aspects of the relationship.	0	0	0	0	0	0	0
They do services for me that they don't do for most customers.	0	0	0	0	0	0	0
My choice to purchase this service was a wise one.	0	0	0	0	0	0	0
I think that I did the right thing when I purchased this service.	0	0	0	0	0	0	0
I would make a special effort to go to my favorite hairdresser.	0	0	0	0	0	0	0
I would make a special effort to go to my favorite hairdressing salon.	0	0	0	0	0	0	0
I feel loyal to my hairdresser.	0	0	0	0	0	0	0
I feel loyal to my hairdressing salon.	0	0	0	0	0	0	0

If your favorite hairdresser would move to another hairdressing salon, would you follow him/her to that other salon or would you stay with your current salon?

 $Definitely will stay with the hairdressing salon \ \ \, O \ \ \, Definitely will follow the hairdresser$ 

### • Service: Medical Specialist e.g. (Skin Specialist)

### 1. Please indicate your opinions on the questions below

	Ι	have a regu	lar h	iospital	/cl	inic wi	here l	$Ig_0$	for treatme	nt.
--	---	-------------	-------	----------	-----	---------	--------	--------	-------------	-----

O Yes O No

I normally see the same medical specialist for the same problem.

O Yes O No

### 2. Questions about Importance

Please indicate your overall feelings or impressions toward medical specialist.

1 2 3 4 5 6 7

Important O O O O O O Unimportant

Means a lot to me O O O O O Means nothing to me

Significant O O O O O Insignificant

### 3. Questions about Your Medical Treatment Experience

	Strongly Disagree	Disagree	Somewhat Disagree	Agree nor Disagree	Somewhat Agree	Agree	Strongly Agree
They have competitive products/services.	0	0	0	0	0	0	0
They have efficient transaction processes and good customer support.	0	0	0	0	0	0	0
I know what to expect when I go in.	0	0	0	0	0	0	0
I am familiar with the employee(s) who perform(s) the service.	0	0	0	0	0	0	0
I have developed a friendship with the service provider.	0	0	0	0	0	0	0
I enjoy certain social aspects of the relationship.	0	0	0	0	0	0	0
They do services for me that they don't do for most customers.	0	0	0	0	0	0	0
My choice to purchase this service was a wise one.	0	0	0	0	0	0	0
I think that I did the right thing when I purchased this service.	0	0	0	0	0	0	0
I would make a special effort to go to my favorite medical specialist.	0	0	0	0	0	0	0
I would make a special effort to go to my favorite hospital/clinic.	0	0	0	0	0	0	0
I feel loyal to my medical specialist.	0	0	0	0	0	0	0
I feel loyal to my hospital/clinic.	0	0	0	0	0	0	0

If your favorite medical specialist would move to another hospital/clinic, would you follow him/her to that other hospital/clinic or would you stay with your current hospital/clinic?

Definitely will stay with the hospital/clinic O O O O O O Definitely will follow the medical specialist

### • Service: Clothing Purchase

### 1. Please indicate your opinions on the questions below

I have a regular clothing store where I go for my purchases.

O Yes O No

I normally seek out the same clothing salesperson for my purchases.

O Yes O No

### 2. Questions about Importance

Please indicate your overall feelings or impressions toward clothing purchase.

1 2 3 4 5 6 7

Important O O O O O O Unimportant

Means a lot to me O O O O O Means nothing to me

Significant O O O O O Insignificant

### 3. Questions about Your Clothing Purchase Experience

	Strongly Disagree	Disagree	Somewhat Disagree	Agree nor Disagree	Somewhat Agree	Agree	Strongly Agree
They have competitive products/services.	0	0	0	0	0	0	0
They have efficient transaction processes and good customer support.	0	0	0	0	0	0	0
I know what to expect when I go in.	0	0	0	0	0	0	0
I am familiar with the employee(s) who perform(s) the service.	0	0	0	0	0	0	0
I have developed a friendship with the service provider.	0	0	0	0	0	0	0
I enjoy certain social aspects of the relationship.	0	0	0	0	0	0	0
They do services for me that they don't do for most customers.	0	0	0	0	0	0	0
My choice to purchase this service was a wise one.	0	0	0	0	0	0	0
I think that I did the right thing when I purchased this service.	0	0	0	0	0	0	0
I would make a special effort to go to my favorite clothing salesperson.	0	0	0	0	0	0	0
I would make a special effort to go to my favorite clothing store.	0	0	0	0	0	0	0
I feel loyal to my clothing salesperson.	0	0	0	0	0	0	0
I feel loyal to my clothing store.	0	0	0	0	0	0	0

If your favorite clothing salesperson would move to another clothing store, would you follow him/her to that other clothing store or would you stay with your current clothing store?

Definitely will stay with the clothing store O O O O O O Definitely will follow the clothing salesperson

### • Service: Shoe Purchase

### 1. Please indicate your opinions on the questions below

I have a regular si	hoe store wh	here I go f	or my purch	iases.
	O Yes		O No	

I normally seek out the same shoe salesperson for my purchases.

O Yes O No

### 2. Questions about Importance

Please indicate your overall feelings or impressions toward shoe purchase.

1 2 3 4 5 6 7

Important O O O O O O Unimportant

Means a lot to me O O O O O Means nothing to me

Significant O O O O O Insignificant

#### 3. Questions about Your Shoe Purchase Experience

	Strongly Disagree	Disagree	Somewhat Disagree	Agree nor Disagree	Somewhat Agree	Agree	Strongly Agree
They have competitive products/services.	0	0	0	0	0	0	0
They have efficient transaction processes and good customer support.	0	0	0	0	0	0	0
I know what to expect when I go in.	0	0	0	0	0	0	0
I am familiar with the employee(s) who perform(s) the service.	0	0	0	0	0	0	0
I have developed a friendship with the service provider.	0	0	0	0	0	0	0
I enjoy certain social aspects of the relationship.	0	0	0	0	0	0	0
They do services for me that they don't do for most customers.	0	0	0	0	0	0	0
My choice to purchase this service was a wise one.	0	0	0	0	0	0	0
I think that I did the right thing when I purchased this service.	0	0	0	0	0	0	0
I would make a special effort to go to my favorite shoe salesperson.	0	0	0	0	0	0	0
I would make a special effort to go to my favorite shoe store.	0	0	0	0	0	0	0
I feel loyal to my shoe salesperson.	0	0	0	0	0	0	0
I feel loyal to my shoe store.	0	0	0	0	0	0	0

If your favorite shoe salesperson would move to another shoe store, would you follow him/her to that other shoe store or would you stay with your current shoe store?

Definitely will stay with the shoe store O O O O O Definitely will follow the shoe salesperson

### • Service: Dry Cleaning

### 1. Please indicate your opinions on the questions below

I have a regular store where I go for my dry cleaning needs.

O Yes O No

I normally see the same employee for my dry cleaning needs.

O Yes O No

### 2. Questions about Importance

Please indicate your overall feelings or impressions toward dry cleaning.

1 2 3 4 5 6 7

Important O O O O O O Unimportant

Means a lot to me O O O O O Means nothing to me

Significant O O O O O Insignificant

### 3. Questions about Your Dry Cleaning Experience

	Strongly Disagree	Disagree	Somewhat Disagree	Agree nor Disagree	Somewhat Agree	Agree	Strongly Agree
They have competitive products/services.	0	0	0	0	0	0	0
They have efficient transaction processes and good customer support.	0	0	0	0	0	0	0
I know what to expect when I go in.	0	0	0	0	0	0	0
I am familiar with the employee(s) who perform(s) the service.	0	0	0	0	0	0	0
I have developed a friendship with the service provider.	0	0	0	0	0	0	0
I enjoy certain social aspects of the relationship.	0	0	0	0	0	0	0
They do services for me that they don't do for most customers.	0	0	0	0	0	0	0
My choice to purchase this service was a wise one.	0	0	0	0	0	0	0
I think that I did the right thing when I purchased this service.	0	0	0	0	0	0	0
I would make a special effort to go to my dry cleaning store employee.	0	0	0	0	0	0	0
I would make a special effort to go to my favorite dry cleaning store.	0	0	0	0	0	0	0
I feel loyal to my dry cleaning store employee.	0	0	0	0	0	0	0
I feel loyal to my dry cleaning store.	0	0	0	0	0	0	0

If your favorite dry cleaning store employee would move to another dry cleaning store, would you follow him/her to that other dry cleaning store or would you stay with your current dry cleaning store?

Definitely will stay with the dry cleaning store O O O O O Definitely will follow the employee

### • Service: Bar or café

### 1. Please indicate your opinions on the questions below

I have a regular bar or café that I go to.

O Yes O No

I am normally served by the same bartender/waiter/waitress in the bar or café.

O Yes O No

### 2. Questions about Importance

Please indicate your overall feelings or impressions toward bar or café.

1 2 3 4 5 6 7

Important O O O O O O Unimportant

Means a lot to me O O O O O Means nothing to me

Significant O O O O O O Insignificant

### 3. Questions about Your Bar or Café Experience

	Strongly Disagree	Disagree	Somewhat Disagree	Agree nor Disagree	Somewhat Agree	Agree	Strongly Agree
They have competitive products/services.	0	0	0	0	0	0	0
They have efficient transaction processes and good customer support.	0	0	0	0	0	0	0
I know what to expect when I go in.	0	0	0	0	0	0	0
I am familiar with the employee(s) who perform(s) the service.	0	0	0	0	0	0	0
I have developed a friendship with the service provider.	0	0	0	0	0	0	0
I enjoy certain social aspects of the relationship.	0	0	0	0	0	0	0
They do services for me that they don't do for most customers.	0	0	0	0	0	0	0
My choice to purchase this service was a wise one.	0	0	0	0	0	0	0
I think that I did the right thing when I purchased this service.	0	0	0	0	0	0	0
I would make a special effort to go to my bartender/waiter/waitress.	0	0	0	0	0	0	0
I would make a special effort to go to my favorite bar or café.	0	0	0	0	0	0	0
I feel loyal to my dry bartender/waiter/waitress.	0	0	0	0	0	0	0
I feel loyal to my bar or café.	0	0	0	0	0	0	0

### 4. Questions about Your Behavioral Intention

If your favorite bartender/waiter/waitress would move to another bar or café, would you follow him/her to that other bar or café or would you stay with your current bar or café?

Definitely will stay with the bar or café O O O O O Definitely will follow thebartender/waiter/waitress

### 3. YOUR USE OF SERVICES

Please indicate the number of times that you have used each of the following service.

	Have never used	Used once or twice in last three years	Used once last year	Used 2-5 times last year	Used 6-10 times last year	Used 11 times or more last year
Hairdressing	0	0	0	0	0	0
Medical Specialist (e.g. Skin Specialist)	0	0	0	0	0	0
Clothing Purchase	0	0	0	0	0	0
Shoe Purchase	0	0	0	0	0	0
Dry Cleaning	0	0	0	0	0	0
Bar or Café	0	0	0	0	0	0

### 4. DEMOGRAPHIC QUESTIONS

What is your gender?

O Female

### O Male

### How old are you?

- O Under 20
- O 20-24
- O 25-34
- O 35-44
- O 45-54
- O 55-64
- O 65 or over

### Appendix G

### **Ethics Approval Certificate**



# CERTIFICATION OF ETHICAL ACCEPTABILITY FOR RESEARCH INVOLVING HUMAN SUBJECTS

Name of Applicant: Xin Chen

Department: John Molson School of Business \ Marketing

Agency: N/A

Title of Project: An Investigation of Gender Difference of

Consumer Loyalty to Firms and Individual

Service Providers

Certification Number: 30004588

Valid From: May 20, 2015 to: May 19, 2016

The members of the University Human Research Ethics Committee have examined the application for a grant to support the above-named project, and consider the experimental procedures, as outlined by the applicant, to be acceptable on ethical grounds for research involving human subjects.

Dr. James Pfaus, Chair, University Human Research Ethics Committee