



COMMITMENT AS A MEDIATOR OF THE RELATIONSHIP BETWEEN TRUST AND RELATIONSHIP LOYALTY TO RETAILER

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Abstract

The objective of this research is to detect the influence of trust on the consumer's affective, continuance and normative commitment as well as their effect on the consumer's responses to dissatisfaction and counter persuasion. A study with 295 consumers was realized. A structural equation model was used to measure causality between latent variables. Factor analysis was used to assess the structure of employed measurement scales. The result showed that trust has a positive effect on the consumer's affective, continuance and normative commitment. However, sole affective commitment has a significant impact on consumer's responses to dissatisfaction and counter- persuasion.

Keywords: Trust, Relationship loyalty, Commitment, Responses to dissatisfaction and counter-persuasion, Retailer.

Introduction

Nowadays, the consumer is becoming increasingly demanding, since it is well informed by the suppliers (publicity, etc) and by the distributors (point-of-sale advertising, leaflet, store, etc). They are placed in front of a wide range of products, brands and retailers with various offers and quality of service. The consumer behavior becomes unstable and unpredictable. The consumers' resistance movements multiply (boycotts). Retailers realized that loyalty became a strategic key. Indeed, it is more advantageous to retain the existing customers, since the conquest of a new customer is more expensive than the development of consumer loyalty of the current customers (Knox, 1999).

The loyalty theory is very rich. Certain researchers ended to the development of behavioral models worried by the observation of the frequency and the proportion of purchase of the brand and attitudinal models intended to measure the preference with the brand. In spite of a significant number of researches on this topic, the apprehension of the concept is still ambiguous. Thus, true loyalty does not seem to be completely taken into account (Baker and Yao, 1997;

Baker, 1998). The nature of the consumer is complex since it is influenced by a number of psychological, socio demographic, economic and cultural factors. Moreover, the consumer behavior became more rational, less faithful and more emotional, which makes the consumer more sensitive to the price, less faithful, and who attaches significance to emotions and relations (Pras, 1997). In addition, the consumer increasingly displays opportunist behavior, emits negative worth of mouth and often complains, when it is dissatisfied.

The marketers thus find a difficulty to attract their customers through acting on their behavior or attitude. Actions on the behavior aim at encouraging the customers to buy from the same retailer and to increase the volume of the sales while the actions on the attitude try to support a retailer favorable attitude while acting on the elements of marketing mix.

So the relational aspect proves a paramount axis of development of consumer loyalty. The concept of loyalty is not based on the succession of purchases or on the retailer preference any more. It became centered on a relational concept with knowing the customer commitment to retailer. However, relationship loyalty can only be reached by the development of a relation based on trust between the customer and the retailer. More than ever, the development of durable relations with the consumers seems synonym of competitiveness and profitability for the unit of brands and retailers (Fornell, 1992; Rust et al., 1995) where the brands and retailers will to create, reinforce and look further into their networks of relations with the consumers.

This research is subscribed within the scope of a relational approach recognizing loyalty as a multi-dimensional concept integrating the commitment, as a relational facet and propensities of the customer to behave face to dissatisfaction or counter-persuasion, as a behavioral facet. What differentiates the current research from the former is threefold. Initially, it is a question of taking into account of a bi-dimensional design of trust, which distinguishes credibility from benevolence.

Secondly, former research on the consumer commitment focused on the affective and calculative commitment and did not introduce the normative commitment into their analysis. The contribution of this research lies in the fact of studying the commitment as a three-dimensional concept integrating normative dimension.

Finally, recent studies showed that the trustful customers to retailer are not all relationship loyal (Zhioua and Debabi, 2011). The relation with the consumer is characterized by their brittleness following the situations of customer dissatisfaction and the competitors' offers (Zhioua and Debabi, 2011; N'Goala, 2010). We therefore focus on consumer responses to dissatisfaction and counter- persuasion.

Thus, the model suggested rests on the fact that the commitment in its various affective, calculative and normative facets plays a mediator role between trust, on the one hand, and, consumer responses to dissatisfaction and counter-persuasion, on the other.

After presenting the theoretical framework of the research, we discuss the methodology of the empirical study, conducted among 340 clients of a Tunisian retailer specialized in the sale of cosmetic products in free services. Then, we present the results and their interpretation.

I-Theoretical Framework of the Research

I-1-The concept of loyalty

Loyalty is an old and central idea in marketing. However, it remains a poorly understood and measured concept (Dubois and Laurent, 1999). Several loyalty approaches have been proposed.

- A behavioral approach, which is based on the observation of actual or reported behavior (Brown, 1952; Cunningham, 1961; Guadagni and Little, 1971, Ehrenberg and Goodhart, 2000) or the analysis of past behavior to predict future behavior (Aaker and Jones, 1971; Uncles and Ehrenberg, 1988.1990).
- Attitudinal approach, which integrates the attitude in loyalty (Jacoby, 1971; Fishbein and Ajzen, 1975).
- A mixed approach linking the behavioral and attitudinal dimensions of loyalty (Day, 1969; Jacoby and Keyner, 1973 Dick and Basu, 1994, Simon, 2000; Bandyopadhyay and Martell, 2007).
- A relational approach, which realizes both ongoing relationships and specific situations (N'Goala, 2003, 2010, Plank and Newell, 2007; Stramek et al, 2007).

In this research, we focus on the retailer relationship loyalty. The latter is defined as the strength of the relationship between commitment and repeat purchase behavior (Davis-Stramek et al, 2007). Commitment is the affective dimension of loyalty (Mahoney et al, 2000) while the repeated purchase behavior reflects the conative dimension. In the context of banking, N'Goala (2000, 2003) proposed a conceptualization of relationship loyalty which has the originality to take into account, in addition to the client's commitment, responses to dissatisfaction and counter-persuasion as manifestations of relationship customer loyalty to retailer. Based on our study, the customer relationship loyalty to retailer represents an affective commitment that translates into favorable propensities to behave in situations of purchase and consumption. Six responses to customer critical situations were identified: tolerance to dissatisfaction, complaints, negative word of mouth, opportunism, change and participation in the definition of products and services of retailer.

To our knowledge, no research has considered the multi-dimensional commitment in the conceptualization of relationship loyalty to retailer. The contribution of our research comes at this level, which tries to integrate normative commitment and continuance commitment in the conceptualization of customer relationship loyalty to the retailer.

The commitment is a concept borrowed from social psychology (Festinger, 1957; Kiesler, 1971; Kelley, 1983), which was applied to the field of marketing. Affective commitment has been extensively studied in the context of relationship marketing (Morgan and Hunt, 1994; Kumar et al, 1995; Gundlach et al, 1995). It is an emotional commitment reflects a psychological attachment to the partner (Geyskens et al, 1996; Bello and Gilliland, 2002; Verhoef et al, 2002; Sweeney and Swait, 2008).

In contrast, continuance commitment reflects the need to maintain the relationship due to perceived switching costs (Bansal and Taylor, 1999a, 1999b, Fornell, 1992; Ping, 1993, Jones et al, 2000; Sharma and Petterson, 2000) and the unattractiveness of alternative offers (Bansal and Taylor, 1999; Dube and Shoemaker, 2000; Jones et al, 2000; Sharma and Patterson, 2000). However, normative commitment is the result of a socialization process in which the individual incorporates standards from its immediate surroundings or of his social environment (Dwyer et al, 1987; Heide and John, 1992; Gundlack and Murphy, 1993).

The majority of researchers studying the consequences of the concept of commitment focused on the effect of affective commitment on the consumer's behavioral responses. Many studies have shown that affective commitment positively influences customer retention (Anderson and Weitz, 1992; Morgan and Hunt, 1994; Sheth and Parvatiyar, 1995; Bendapudi

and Berry, 1997; Joshi and Arnold, 1997; Gremler and Bitner, 1998; Garbarino and Johnson, 1999; Gruen et al, 2000; Fullerton, 2003; Bansal et al, 2004). It was also demonstrated that affective commitment positively acts on the customer's predisposition to act in the interest of his partner relationship (Fullerton, 2003; Harrison-Walker, 2001). In addition, there is a link between affective commitment and the consumer's predisposition to the consent (Morgan and Hunt, 1994) and especially the acceptance of higher prices (Fullerton, 2003). Other research supports a negative relationship between affective commitment and intentions of the change of the partner (Fullerton, 2003, 2005, Bansal et al, 2004; Sweeney and Swait, 2008).

The results of studies on the relationship between commitment and complaint are inconclusive. However, most research have shown that complaint is positively related to commitment. Based on the results of Ross (1999), Bove and Robertson (2005) and N'Goala (2010), this paper assumes that affective commitment is positively associated with the client's constructive complaint.

Few studies have linked affective commitment and sacrifice. In the context of social psychology, commitment is positively associated with the "will of Sacrifice", which was defined as the act of "surrender its own immediate interests to promote the welfare of the partner or the relationship "(Van lange et al, 1997).

Park et al. (2010) posited that consumers who are attached to a brand actively invest their own resources in the brand to maintain their brand relationship. Thus, consumers will be willing to expend resources of their own such as financial and time resources. As part of the retailer-customer relationship, affective commitment is reflected in a higher tolerance to dissatisfaction in case of dissatisfaction (N'Goala, 2003).

Opportunism has been the subject of several studies in the business to business context. The commitment-opportunism relationship was also studied. In fact, the asymmetric commitment is one of the determinants of opportunism (Gundlach et al, 1995). In the context of services, clients who affectively committed to the retailer do not have opportunistic behavior in case of a more attractive offer from the competitor (N'Goala, 2003). In addition, according to Steenhaut Kenhove and Van (2005), affective commitment implies the rejection of opportunism. In the same direction of these studies, this research proposes a negative effect of affective commitment on opportunism.

Negative word of mouth describes an active response from the client. The latter tries to inform others of his unsatisfactory experience (Singh, 1990). The majority of researches examining the relationship between commitment and word of mouth focuses on the positive influence of affective commitment on positive word of mouth (Walker et al, 2001; kazemi et al, 2013; Sallem, 2014). Few studies of word of mouth have focused on the link between commitment and negative word of mouth. Jones and al (2007) suggest that consumer affective commitment leads to avoiding negative word of mouth.

For his part, N'Goala (2010) argues that more customers are affectively committed to the retailer less than those who engage in negative word of mouth.

However, there is an association between customer's commitment and customer's voluntary behaviors. According to Kelley, Donnelly and Skinner (1990), affective commitment refers to the participation in the production and delivery of service. Furthermore, the findings of Kim, Ok, and Gwinner (2010) supported the view that affective commitment enhanced the customers' cooperative behavior.

For his part, Bettencourt (1997) suggests that customer commitment is positively related to its participation in the definition of products and services of the company. The recent study of Yang et al (2014) shows that affective commitment relates positively to participation.

From this literature review, we suggest the following hypotheses:

H1: affective commitment positively influences the client's constructive complaint to retailer.

H2: affective commitment positively influences the sacrifice of consumer face to dissatisfaction.

H3: affective commitment negatively influences the customer negative word of mouth.

H4: affective commitment negatively influences the client's opportunism.

H5: affective commitment negatively influences the change of customer against counter-persuasion.

H6: affective commitment positively influences the client's participation in the definition of products and services of the retailer.

The continuance commitment has a negative influence on the consumer's intentions to change suppliers (Fullerton, 2003; Sweeney and Swait, 2008). Thus, clients who feel trapped in a relationship find a difficulty in changing supplier (Anderson and Weitz, 1992; Gundlach et al, 1995). Similarly, the perceived ease of rebranding promotes turnover intentions (Bansal and Taylor, 1999). Few studies have examined the impact of the normative aspect of the commitment to change to counter-persuasion. However, the hard work of Bansal et al (2004) showed that normative commitment influences negatively intentions to change the partner.

H7: continuance commitment negatively influences the change to counter-persuasion.

H8: normative commitment negatively influences the change to counter-persuasion.

I-2-Trust: a determinant of commitment

Trust is presented as a central element in the development and maintenance of the relationship between the two exchange partners in different contexts (Sirdeshmukh et al, 2002; Verhoef et al, 2002). It is a belief, a feeling or expectation confronting the exchange partner that results from its expertise, reliability and intentionality (Ganesan, 1994). The literature review has highlighted the lack of consensus on the number of dimensions of trust. We suggest considering a bi-dimensional approach of trust consistent with the work of Ganesan (1994). This author has focused on two dimensions, credibility and benevolence, to study the relationship of trust between the seller and the buyer. The originality of the work lies in the fact that he studied the relationship and the determinants of trust as well as through the eyes of the buyer to the seller. Credibility reflects the willingness of the customer to rely on the competence and reliability of a service provider (Moorman et al, 1992, Rempel et al, 1985), while benevolence reflects the motives and intentions of the partner of the exchange and instead includes the qualities, characteristics and intentions of the partner (Ganesan, 1994).

Trust is seen as a key variable in the success of the relationship. In addition, a consensus seems to exist on the fact that trust is a major determinant of the commitment of an individual in a given relationship (Dwyer et al, 1987; Moorman et al, 1993; Morgan and Hunt, 1994; Gundlach and al, Garbarino and Johnson, 1999; Walter and Ritter, 2003; Lohtia et al, 2005, Cater & Zabkar, 2008; Stanko et al, 2007; Alrubaiee, L, 2012). Several other researchers have concluded about the positive influence of trust on affective commitment (Goodman and Dion, 2001; Moorman et al, 1992; Tellefsen and Thomas, 2005; Cater and Zabkar, 2009, Cater, Cater T, B, 2010). Studying continuance commitment, the majority of researchers have found a negative relationship between trust and continuance commitment (De Ruyter, Moorman and Lemmink, 2001, De Ruyter and Wetzels, 1999 Geyskens et al, 1996, Gounaris, 2005). Finally, in the same way as De Ruyter and Semeijn (2002) and Sharma et al (2006) and Cater, Cater T, B (2010), we propose a positive relationship between trust and normative commitment. The

customer is more confident, he feels a moral obligation to maintain the relationship with the retailer.

Based on our results of these studies on the one hand and the guided design of bi-dimensional trust distinguishing the credibility and benevolence (Ganesan, 1994) on the other, we make the following assumptions:

H9: credibility positively influences the customer's affective commitment to the retailer.

H10: benevolence positively influences the customer's affective commitment to the retailer.

H11: credibility negatively influences the customer's continuance commitment to the retailer.

H12: benevolence negatively influences the customer's continuance commitment to the retailer.

H13: credibility positively influences the customer's normative commitment to the retailer.

H14: benevolence positively influences the customer's normative commitment to the retailer.

I-3-The mediating role of commitment in the relationship trust-relationship loyalty to retailer

The literature review showed the evolution of relational models of loyalty and allowed us to raise the mediating role of commitment in the relationship between the customer and the retailer (Morgan and Hunt, 1994; Frisou, 1998; N'Goala, 2000; Aurier, Benavent and N'Goala, 2001). Alrubaiee et Alnazer (2010) suggest that in the relationship marketing literature, the concept of commitment plays a central role, as it is a major characteristic of relationship marketing models.

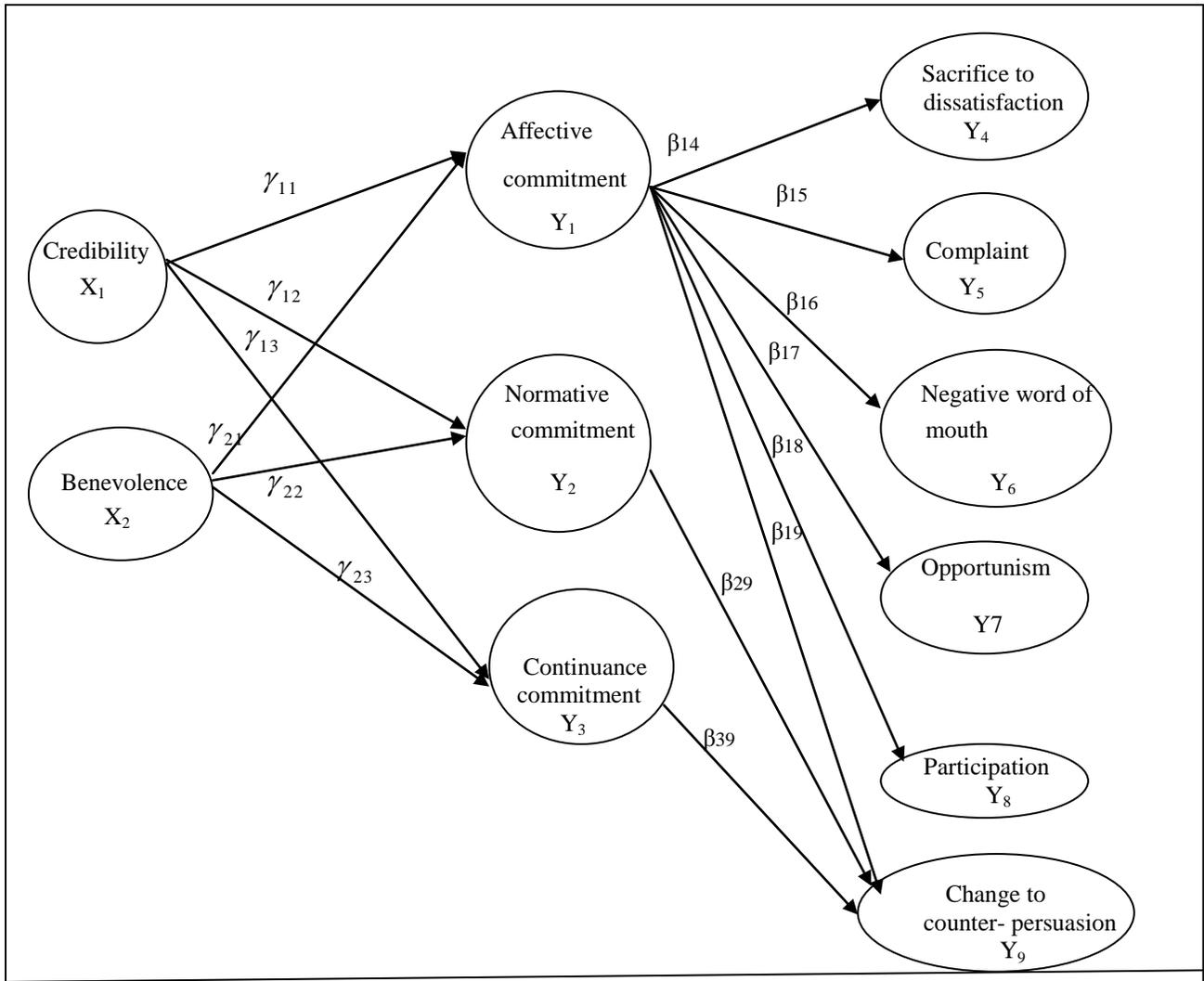
Our research model (Figure 1) is based on the fact that trust fosters commitment and that commitment acts on the consumer side reactions to dissatisfaction or to counter persuasion. The commitment appears to be a mediating variable in the relationship trust- consumer responses to the dissatisfaction and counter-persuasion. Thus, the commitment under its affective, normative and continuity forms, mediates the effect of trust on the client's responses to dissatisfaction and counter persuasion¹. The following hypothesis is suggested:

H15: The commitment mediates the effect of trust on the manifestations of relationship loyalty.

¹ Given the two-dimensionality of trust, the multi-dimensionality of the concept of commitment (affective, continuity, normative) and manifestations of relationship loyalty (opportunism, negative word of mouth, complaint, participation in definition of products and services, change to counter- persuasion, sacrifice to dissatisfaction), we should check the following relations:

H15-1: affective commitment mediates the effect of credibility on the manifestations of relationship loyalty.

Figure 1: Conceptual model of trust-relationship loyalty to retailer



II-Research Methodology

II-1 - Methodological choices

To answer our research question, we conducted a survey of a sample of clients of a Tunisian retailer specialized in the sale of cosmetic products on free service. Given that the retailer does not have all the files of its customers, the probability of sampling method was not used. Therefore, we used the non probability sampling method, especially the method of convenience.

Following the recommendations of Hair et al (1998), the sample size was set at 330 individuals. However, only 295 questionnaires were analyzed and discussed. The survey took place inside the outlets to the output boxes when customers were preparing to leave the store. The sample comprised 87.5 per cent of women and 12.5 percent of men. Regarding the age of customers of the retailer "Fatales", we find that half of the customers surveyed are less than 30 years. In addition, customers from 30 to 50 years represent 32, 5% of the sample while guests over 50 years represent only 16.9% of the sample.

Table: Distribution of Respondents

Gender		Age		Socio-professional category	
Female	87,5	-30 years	50,6	Middle management level	34,6
Male	12,5	30-50	32,5	Senior	19
		50+ years	16,9	Student	31,9
				Licensed professionals	7,1
				Others	7,5
Total	100		100		100

II-2 - Measurement scales variables

To operationalize the variables, a qualitative study allowed us to adapt existing scales in the literature related to our research topic.

The chosen scale of trust based on the scales of social psychology of Larzelere and Houston (1980) and Rempel et al (1985), on the scale of Gurviez and Korchia (2002) in the framework of consumer-brand relationship. The established scale to measure affective commitment was inspired by the organizational literature and especially scales of O'Reilly and Chatman (1986) and Allen and Meyer (1990). Two dimensions were selected: identification and loyalty. The scale of Allen and Meyer (1990) was adopted to measure continuance commitment and normative commitment. To measure the complaint, we referred to the scales of Ping (1993) and Zeithaml (1996).

The established scale to measure negative word of mouth, based on the scale of N'Goala (2000), was inspired by positive word of mouth scale of Zeithaml et al (1996).

The scale of participation in the definition of products and services is a compressed version of that of Bettencourt (1997). For the operationalization of short-term sacrifice and opportunism, we opted for scales of Ping (1993) and N'Goala (2003). The scale of Ping (1993) was used to measure the change to counter-persuasion.

III-Results

III-1 - Purification and validation of measurement scales

A principal component analysis with varimax rotation was performed for each scale. Items with low factor contributions (values less than 0.6) and those whose contributions were shared between factorial axes are eliminated. The results indicate that trust is bi-dimensional: it

includes credibility and benevolence. The commitment is tri-dimensional: it integrates the affective, normative and continuity dimensions, while the responses of consumers to purchasing situations and consumption are six in number namely sacrifice, complaint, negative word of mouth, opportunism, change and participation in the definition of products and services. For each size, internal reliability was calculated through Cronbach's alpha, which allows us to remove items that deteriorate the reliability of the measurement scale of the concept. Ten items were therefore eliminated. Internal consistency scores are between 0.85 and 0.94, which is acceptable within the meaning of Nunnally's (1978). Next, a confirmatory factor analysis was carried out, in Amos 4.0, to test reliability, convergent validity and discriminate validity of measurements. Approach of Fornell and Larcker (1981) was adopted. The test of reliability using Rho de Joreskog confirms the results of the Cronbach's alpha. Indeed, rho Jöreskog coefficient is greater than 0.8 for all scales. In addition, the values of this coefficient exceed the majority of cases the threshold of 0.9. In addition, convergent validity is considered very good given that ρ of convergent validity values are higher than 0.5 (Fornell and Larcker 1981) ($0.592 < \rho_{vc} < 0.826$). Discriminate validity is also checked. Indeed, rho of convergent validity values (ρ_{vc}) exceeds the square shared correlations with the other constructs except the scale of the affective commitment. Thus, the squared correlation of affective commitment with other variables losses are all less than index (ρ_{vc}^2) of affective commitment to the exception of affective commitment with normative commitment, which remains above ρ_{vc} ($\rho_{vc} = 0.652 < r^2 = 0.74$). This result confirms the one of Bansal al (2004), that the normative commitment is highly correlated with affective commitment.

Table 1 shows results summary of this analysis.

variables	rhô of Jôreskog (ρ)	ρ of convergent validity (ρ_{vc})	Discriminant validity
credibility	0,919	0,738	0,72
benevolence	0,836	0,631	0,56
Affective commitment	0,903	0,652	0,74
continuance commitment	0,912	0,775	0,6
normative commitment	0,896	0,741	0,07
complaint	0,813	0,592	0,23
sacrifice to dissatisfaction	0,918	0,789	0,05
Negative word of mouth	0,901	0,819	0,11
change to counter-persuasion	0,924	0,802	0,23
participation in the definition of products and services	0,929	0,812	0,23
opportunism	0,905	0,826	0,007

III-2 - Hypothesis testing

After checking reliability as well as convergent and discriminant validity of concepts' measurement scales, we present the results of the estimate structural equations model. To check the statistical significance of the relationships defined by the theoretical model, it is important to show the match between the theoretical model and empirical data. This involves evaluating the adjustment quality of the model through a review of adjustment indices. The adjustment indices

used (GFI = 0.82, AGFI = 0.79, RMR = 0.217, RMSEA = 0.06, TLI = 0.92, CFI = 0.92, normed $X^2 = 2.3$, IFI = 0.92) are satisfactory given the complexity of the model and the high number of parameters.

The Student test (CR) is used to test the significance of the causal relationships between the variables ($t > 1.96$, $p < 0.05$). However, the regression coefficients are used to evaluate the direction of the relationship.

Results of significance tests of relationships between commitment facets and consumer responses to dissatisfaction and to counter-persuasion shows that affective commitment fosters complaint ($\beta_{15} = 0.32$, $CR = 4.859$, $p < 0.05$), short-term sacrifice ($\beta_{14} = 0.16$, $CR = 2.58$, $p < 0.05$) and participation in the definition of products and services ($\beta_{18} = 0.23$, $CR = 3.695$, $p < 0.05$). However, it is possible to speak about the existence of a significant negative relationship between affective commitment on one hand, and negative word of mouth ($\beta_{16} = -0.23$, $CR = -3.7$, $p < 0.05$), opportunism ($\beta_{17} = -0.17$, $CR = -2.39$, $p < 0.05$), and change to the counter-persuasion ($\beta_{19} = -0.48$, $CR = -5.15$, $p < 0.05$), on the other. This legitimizes the validation hypotheses H1, H2, H3, H4, H5 and H6.

However, the influence of continuance commitment on change to counter-persuasion (H7) has not been verified. The tested relationship is not found to be significant. Similarly the impact of normative commitment to change to the counter-persuasion is not confirmed (H8). t value justifies the significance of link ($CR = 2.95$, $p < 0.05$) between the two concepts. However, this relationship is positive ($\beta_{29} = 0.29$). We can conclude about the reversal of hypotheses H7 and H8.

Affective commitment is positively influenced by credibility ($\gamma_{11} = 0.5$, $CR = 9.562$; $p < 0.05$) and benevolence ($\gamma_{21} = 0.67$, $CR = 11.736$, $p < 0.05$). Similarly, there is a positive relationship between credibility and benevolence, on the one hand and normative commitment, in the other ($\gamma_{12} = 0.25$, $CR = 5.291$, $p < 0.05$), ($\gamma_{22} = 0.78$, $CR = 13.425$, $p < 0.05$). The hypotheses H9, H10, H13 and H14 are thus confirmed. However, the hypothesis H11 related on the negative influence of credibility of continuance commitment ($\gamma_{13} = 0.14$, $CR = 3.086$, $p < 0.05$) and the hypothesis H12 regarding the impact of benevolence on continuance commitment ($\gamma_{23} = 0.82$) were not validated.

The hypothesis H3 postulates that commitment mediates the effect of trust on consumer responses to dissatisfaction and counter-persuasion.

A Test of the mediating role of commitment is produced by the process of Baron and Kenny (1986). However, given the multi-dimensionality of the concepts of trust, commitment and manifestations of relationship loyalty, the mediating role of commitment is tested in a partial manner.

Results (Table 2) show that the credibility exerts a significant influence on different consumer responses to dissatisfaction and counter persuasion. Moreover, the effect of benevolence on complaint, change to counter-persuasion and participation in the definition of products and services is significant. In addition, the influence of trust on commitment is positive and significant. Then, the influence of affective commitment on manifestations of relationship loyalty as well as the influence of normative commitment on consumers' propensity to change to counter-persuasion is significant. However, continuity commitment does not exert significant influence on change to counter persuasion. Finally, affective commitment tends to reduce the direct influence of credibility on consumer responses to critical situations and normative commitment tends to reduce the direct effect of trust on change to counter persuasion.

It is therefore possible to comment on the mediating role of affective commitment in the relationship between credibility and responses to dissatisfaction and counter-persuasion, and the role of normative commitment as a variable mediating the relationship between trust and change to counter-persuasion. However continuance commitment does not play a mediating role in the relational model of loyalty to retailer.

Table 2: Test of the mediating role of affective commitment in the relationship loyalty model

	direct influence of trust on manifestations of relationship loyalty		Indirect influence of relationship		trust on manifestations of loyalty	
			affective commitment		normative commitment	
Empirical relationships	Estimated value	CR	Estimated value	CR	Estimated value	CR
credibility → complaint	0,49	7,74	0,47	4,35		
benevolence → complaint	- 0,11	- 1,98	- 0,12	-1,76		
credibility → sacrifice to dissatisfaction	0,18	2,86	0,08	0,79		
benevolence → sacrifice to dissatisfaction	0,01	- 0,19	0,003	0,05		
credibility → negative word of mouth	- 0,27	- 4,29	- 0,16	-1,61		
benevolence → negative word of mouth	0,01	0,18	0,06	0,85		
credibility → change to counter- persuasion	-0,5	- 8,37	- 0,4	- 4,42	- 0,43	-5,67
benevolence → change to counter- persuasion	0,2	3,71	0,23	3,65	0,1	1,42
credibility → participation to the definition of products and services	0,39	6,56	0,27	2,84		
benevolence → participation to the definition of products and services	-0,18	-3,1	- 0,21	-3,11		
credibility → opportunism	- 0,15	-1,97	- 0,01	- 0,14		
benevolence → opportunism	- 0,01	- 0,16	0,03	0,48		

VI-Discussion

Many studies have shown that trust is a major determinant of customer commitment to retailer. However, compared with previous research, our conclusion is enhanced by the integration of three facets of commitment and two dimensions of trust. Thus, the perceived credibility and benevolence tend to increase clients' affective and normative commitment to retailer. Consumers perceive their brand as honest and competent. Therefore, they develop a kind of attachment to it and think it would not be fair to leave, if a competing retailer was a better deal. In addition, both facets of trust positively influence the continuance commitment. This result does not reach that of Gounaris (2005), which states that more the customer is confident, the lower its continuity commitment is. It can be explained by the fact that, in the context of Tunisia, there are two brands that offer more or less similar deals. Thus, the more the customer is confident to "Fatale", the more he will maintain his relationship with her, since the lack of alternative attractive offers.

Then, in the context of relationship customer loyalty to retailer, we find that single client's affective commitment has a significant influence on each propensity of consumers to behave in a situation of dissatisfaction or counter-persuasion. Customer's affective commitment to retailer tends to favor its tolerance to dissatisfaction, constructive complaint, participation in the definition of products and services and to reduce the emission of negative word of mouth, opportunism and willingness to change retailer to counter-persuasion.

Affective commitment is a key element in creating and maintaining relationship loyalty. Customer belonging and attachment to retailer would be a necessary condition for developing a relationship loyalty to retailer. This result shows that retailer should ensure that the client is affectively committed to it, to behave in a favorable manner toward situations of dissatisfaction or attractive offering and therefore strengthen its long term loyalty.

Trying to know if both normative commitment and continuance commitment exerted an influence on change to counter-persuasion. We concluded that continuance commitment has no significant influence on this manifestation of relationship loyalty while normative commitment significantly and positively influences the propensity to change retailer after counter-persuasion. This result does not reach that of Bansal et al (2004) that normative commitment hinders change as a result of counter- persuasion.

The last part is the interpretation of the results related to the mediating role of commitment in the model of relationship loyalty to the retailer. Firstly, commitment appears as a central variable, as the influence of trust on consumer responses to dissatisfaction and counter-persuasion through commitment. Indeed, the test of the hypothesis H3 showed the mediating role of commitment, which confirms the work of Morgan and Hunt (1994), who stated that both commitment and trust play the role of mediating variables in the KMV model.

The second result that deserves to be highlighted, postulates that the direct influence of credibility and affective commitment on consumer responses to situations of dissatisfaction and counter-persuasion is greater than that of benevolence.

This result suggests that the credibility and affective commitment better explain propensity to behave toward dissatisfaction and counter-persuasion than benevolence. Thus, in order to promote positive responses to situations of dissatisfaction and counter-persuasion, retailer should improve its competence and honesty and strengthen the customer affective commitment to retailer.

Finally, if we focus on the link between the two dimensions of trust on the one hand, and relationship loyalty on the other, we find that credibility and benevolence influence in the same

way affective commitment. However, the effect of credibility on consumers' propensity to behave in critical situations is stronger than that of benevolence. This leads us to believe that the influence of credibility on relationship loyalty is stronger than the impact of benevolence on relationship loyalty. Thus, the more the customer considers retailer as honest and competent, the more they will be relationally loyal to retailer.

V-Conclusion

This research set two main objectives. It is first of all to improve study the customer relationship loyalty to retailer while taking into account favorable responses to dissatisfaction and counter-persuasion and multidimensional commitment. More specifically, it is a question of verifying whether affective, normative and continuity commitment play a role in the configuration of the relationship loyalty. The second purpose of this research work is to show the mediating role of commitment in the relationship trust-relationship loyalty of a customer to retailer.

On a theoretical level, this study allows to integrate normative commitment and continuance commitment in the configuration of the customer relationship loyalty to retailer. It allows also strengthening the position which it will be advisable to grant commitment and particularly affective commitment in the study of the relationship trust-relationship loyalty to retailer. From a managerial perspective, this study is useful for marketing managers since it allows retailers to show them the importance of the situation and its role in explaining consumer behavior.

Moreover, it allows to draw their attention to the opportunity to build and maintain a long term relationship with their customers, based on trust and commitment to develop long term customer loyalty. Indeed, the commitment, particularly affective commitment is an essential variable in the development of customer relationship loyalty, as it has a direct impact on consumer responses to dissatisfaction and counter-persuasion. Following the investigation, results show the influence of trust (credibility and benevolence) on commitment (affective commitment, continuity and normative). In addition, a positive relationship was found between affective commitment, on the one hand and complaint, short-term sacrifice and participation in the definition of products and services, on the other. However, affective commitment has a negative influence on negative word of mouth, opportunism and change to counter-persuasion. Moreover, it should be noted that continuance commitment has no significant influence on change to counter-persuasion, while a positive relationship between normative commitment and change has been demonstrated.

A number of theoretical and methodological limitations has been reached from result. On the theoretical limits, it appears that the typology of responses to dissatisfaction and counter-persuasion deserves further study. On the one hand, the concept of participation in the definition of products and services should find a more precise definition. On the other hand, relationships between responses of consumer dissatisfaction and counter-persuasion have not been considered. Moreover, if this work shows the central role of affective commitment in the loyalty model, dynamics of commitment have been neglected. Regarding methodological limitations, the empirical study took place in an area with a unique sample of customers of a single retailer. It would be interesting to replicate this study in other brands and different products. Then the scales constructed to measure different concepts have not been developed for this study. They have been adapted or even transferred to other sectors. This choice may affect the internal consistency of the scale for a new ground. Finally, the mediating role of commitment was partially tested,

which is due to the complexity of the model which involves a large number of relationships between latent variables.

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