COMMUNICATION, TRUST, COMMITMENT, SATISFACTION AND COOPERATION ON BUYER-SUPPLIER RELATIONSHIP

MAZILAH BINTI ABDULLAH

UNIVERSITI TEKNOLOGI MALAYSIA

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MAZILAH BINTI ABDULLAH

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Dedicated to my beloved family, all my respected teachers and my dear friends to whom forever shall I remain indebted to... without whom I would never arrive at this juncture of my life.

It always seems impossible until it is done. - Nelson Mandela

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ABSTRACT

Relationship marketing is essential for success in businesses. It provides sustainable competitive advantage along the marketing channel supply chain. Communication, trust, commitment, satisfaction and cooperation have received the highest level of scholarly attention in this field. These constructs are recognized as the buyer-seller relationship qualities success factors. However, previous studies have focused on these five constructs specifically communication, trust, satisfaction, commitment and cooperation separately or partially rather than studying them collectively. Thus, the present study fills literature gap by introducing a more comprehensive and holistic model on the inter-relationship of success factors and their mediation effect. Additionally, most of the previous studies in relationship marketing focuses on manufacturing industry and service sector on western marketing channel setting from the sellers' perspectives. Consequently, the present study provides a better understanding of social exchange antecedent and consequences of Malaysian businessto-business retailing context from the buyers' (retailer) perspectives. The current study also examines the decomposition of trust construct from the typology in psychology inclusive of earned trust, verifiable trust, calculative trust, reciprocal trust and blind trust. The study assists managerial decision in determining the priority construct for relationship performance improvement. Through a multi-stage sampling, the study was conducted on Malaysian merchandise retailers by evaluating relationship qualities with their key suppliers. 284 structured questionnaires were analyzed through Structural Equation Modelling-Partial Least Square with eleven of the fifteen hypotheses were supported. A key finding of the current study is that these five constructs are inter-related. Formal communication, which is regarded as the antecedent has a significant effect on crucial construct for relationship maintenance namely satisfaction and trust. Informal communication is a significant predictor for relationship continuity construct comprising of commitment and cooperation. Moreover, trust is an independent variable that significantly affects satisfaction, commitment and cooperation; while satisfaction has significantly influenced commitment and cooperation. Cooperation is significantly the outcomes of trust, satisfaction, and commitment. Also, out of five types of trust, only earned trust, reciprocal trust and blind trust are the precursors of overall trust with blind trust has the highest significant value. The results of the study also specify that satisfaction and commitment partially mediate the relationship between industrial buyer and seller. The key target construct for relationship performance improvement for commitment and cooperation is trust. Interestingly, blind trust is the essential constructs for trust, indicating the major potential for improvement. Hence, it becomes evident that another valuable finding of the current study is that trust is the utmost important consideration in the survival of strategic alliance. The results also suggest that although decision within a retailer-supplier relationship is made with profit in mind, the elements of culture pervade most dealings within Malaysian context; enabling the decision to be made on an interpersonal basis. Therefore, managers dealing with Malaysian retailers need to focus on the main objective of creating long-term cooperation through relational exchange apart from merely economic exchange. Future research should focus on other context such as different geographic location, industry and sectors, perspectives of business to consumer setting or the ideal circumstances of obtaining information from both sides of the inter-firm dyad.

ABSTRAK

Perhubungan pemasaran adalah penting bagi kejayaan perniagaan. Ia memberikan kelebihan daya saing mampan dalam rantaian bekalan saluran pemasaran. Komunikasi, kepercayaan, komitmen, kepuasan dan kerjasama mendapat perhatian akademik tertinggi dalam bidang ini. Konstruk ini diiktiraf sebagai faktor kejayaan kualiti hubungan antara pembeli dengan penjual. Walau bagaimanapun, kajian terdahulu memberi tumpuan berasingan atau sebahagian kepada lima konstruk ini khususnya komunikasi, kepercayaan, kepuasan, komitmen dan kerjasama daripada mengkajinya secara kolektif. Oleh itu, kajian ini mengisi jurang literatur dengan memperkenalkan model yang lebih komprehensif dan holistik saling hubungan faktor kejayaan serta kesan pengantaraannya. Selain itu, kebanyakan kajian terdahulu dalam perhubungan pemasaran memfokus kepada industri perkilangan dan sektor perkhidmatan dalam saluran pemasaran barat daripada perspektif penjual. Dengan itu, kajian ini memberikan pemahaman lebih baik mengenai pertukaran sosial yang terdahulu dan akibat daripada konteks perniagaan peruncitan di Malaysia daripada perspektif pembeli (peruncit). Kajian ini juga mengkaji penghuraian konstruk kepercayaan daripada tipologi psikologi meliputi kepercayaan diperoleh, kepercayaan ditentusah, kepercayaan kalkulasi, kepercayaan timbal balik dan kepercayaan mutlak. Penyelidikan ini membantu keputusan pengurusan menentukan konstruk utama untuk peningkatan prestasi hubungan. Melalui persampelan pelbagai peringkat, kajian ini dijalankan ke atas peruncit barangan Malaysia dengan menilai kualiti hubungan pembekal utama mereka. Sebanyak 284 soal selidik berstruktur dianalisis menggunakan Model Persamaan Berstruktur – Kuasa Dua Terkecil Separa dengan sebelas daripada lima belas hipotesis disokong. Penemuan utama kajian ini adalah lima konstruk ini saling berkaitan. Komunikasi formal yang dianggap sebagai terpenting mempunyai kesan signifikan kepada konstruk untuk penyelenggaraan hubungan iaitu kepuasan dan kepercayaan. Komunikasi tidak formal adalah peramal signifikan bagi konstruk penting untuk kesinambungan hubungan meliputi komitmen dan kerjasama. Selain itu, kepercayaan adalah pembolehubah bebas yang berpengaruh signifikan terhadap kepuasan, komitmen dan kerjasama; sementara kepuasan mempunyai pengaruh signifikan terhadap komitmen dan kerjasama. Kerjasama adalah hasil signifikan kepercayaan, kepuasan dan komitmen. Di samping itu, daripada lima jenis kepercayaan, hanya kepercayaan diperoleh, kepercayaan timbal balik dan kepercayaan mutlak adalah pendahulu kepercayaan keseluruhan dengan kepercayaan mutlak mempunyai nilai signifikan tertinggi. Hasil kajian juga menyatakan kepuasan dan komitmen mengantara sebahagian hubungan pembeli dan penjual industri. Sasaran konstruk utama untuk peningkatan prestasi hubungan untuk komitmen dan kerjasama adalah kepercayaan. Menariknya, kepercayaan mutlak adalah konstruk penting bagi kepercayaan, menunjukkan potensi utama penambahbaikan. Dengan itu, satu lagi penemuan berharga kajian ini adalah kepercayaan merupakan pertimbangan penting bagi kelangsungan hubungan strategik. Penemuan penyelidikan juga mencadangkan bahawa walaupun keputusan dalam hubungan peruncit-pembekal dibuat dengan keuntungan dalam fikiran, elemen budaya masih penting dalam konteks Malaysia; membolehkan keputusan dibuat secara interpersonal. Dengan itu, pengurus yang berurusan dengan peruncit di Malaysia perlu menumpukan kepada objektif utama untuk mewujudkan kerjasama jangka panjang melalui pertukaran hubungan dan bukannya pertukaran ekonomi semata-mata. Penyelidikan akan datang harus menumpukan konteks lain seperti lokasi geografi, industri dan sektor berlainan, perspektif perniagaan kepada pengguna atau keadaan ideal mendapatkan maklumat daripada kedua-dua belah pihak dalam firma.

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LIST OF ABBREVIATIONS

AFTA - Asian Free Trade Area

AVE - Average Variance Extracted

B2B - Business to Business
B2C - Business to Consumer
e-commerce - Electronic Commerce

e-Mail - Electronic Mail

CFA - Confirmatory Factor Analysis

CR - Composite Reliability

EFA - Exploratory Factor Analysis

ETP - Economic Transformation Programme

GDP - Gross Domestic Product
GST - Good and Service Tax

i.e - id est

IMP - Industrial Marketing and Purchasing

IPMA - Importance Performance Maps Analysis

KMV - Key Mediating Variable

(M) - Malaysia

MRA - Malaysian Retail AssociationNKEAS - National Key Economic Areas

No. - Number

PhD - Doctor of Philosophy
PLS - Partial Lease Square

RM - Relationship Marketing

SCI - Self-Commitment Institution
SCM - Supply Chain Management

Sdn. Bhd. - Sendirian Berhad

SEM - Structural Equation Modelling

SPSS - Statistical Package for the Social Sciences

UK - United Kingdom

UNEP - United Nation Environment Program

US - United State of America

UTM - University Technology Malaysia

vs. - Versus

VAF - Variance Accounted For VIF - Variance Inflation Factor

WTTC - The World Travel and Tourism Council

Yoy - Year on Year

xxi

LIST OF SYMBOL

& - And

 \leq Less than and equal

 \geq - Greater than and equal

± - Plus minus

% - Percent

< - Less than

> - Greater than

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CHAPTER 1

INTRODUCTION

1.1 Preface

In today's environment, marketing requires extensive interactions through negotiation and persuasion skills in both consumer and business market. Business to business marketing, which is often known as industrial marketing, mainly involves the exchange process between buyers and sellers and hence revolves around the issues of relationships. The nature of this businesses frequently encompasses a volume of orders and long-term affiliation. By resolving the relationship issues, the organization may reduce cost, enhanced brand image and lowered unhealthy turnover. Thus, an understanding of the organizational buying and selling relationships of inter-firm is one of the pillars of effective industrial marketing strategy to increase overall organization performance (Hassan et al., 2014).

In many industries, organizations keep up with rapid changes that evolve around the business world. Thus, relationships have become a vital competitive instrument to ensure and maintain the overall business growth and development. Intense competition from local and foreign players have forced companies to rely on a relationship to compete in the competitive global environment. Success variables of industrial marketing relationships such as communication, commitment, cooperation, trust, and satisfaction have become one of the strategic weapons to win the market. Besides, an effective relationship management between members in channel marketing may act as competent tools. It has become a method of differentiating oneself as product quality merely turn out to be typical of many organizations. Technological advances in databases, cultural shift and the current

focus of organizational structure assist this possibility. Higher turnover, brand loyalty, product differentiation and tailored devotion to name a few are its principal advantages (Nwakanma et al., 2007).

Research concerning inter-firm relationships related to marketing channels started in the late sixties mainly focuses on topic such as power and conflict (confrontation strategy) during the early stages of the relationships. However, with the new approaches particularly to satisfy the ultimate customer through creativity and efficiency, cooperative dealings replaces confrontation strategies with the partnership, boundless organizations, guanxi, and alliances or widely recognized as good relationship marketing. To date, the main attention of relationship marketing has shifted from a single exchange to a collaborative partnership between members for business continuity known as relational contracting model introduced by Dwyer et al. (1987). The shift merely motivated by overall lower cost along the value chain by inter-depending on one another. Hence, Focus shifted from the transaction, resource dependence and political, economic theory to social exchange (Nes, Solberg, and Silkoset, 2007; Chen, 2006; Parson, 2002; Crotts and Turner, 1999; Young and Wilkinson, 1989).

Relationship marketing cultivated customer loyalty, collaboration, and long-term engagement. It is a response to market changes particularly in competition, market structure, and sophisticated customer. Relationship marketing in nature is in contrast to transactional marketing that focuses on increasing the number of individual sales. Most organizations combine both elements of relationship marketing and transactional marketing strategies (Rizan et al., 2014).

In the retail industry, the relationship between buyer and seller can be extremely complex in ensuring the success of a marketing channel distribution. Retailers (buyer) which act as intermediaries must make sure that goods and services are transported from producer to consumer as a complete transaction and serve as an intermediary between manufacturers and wholesalers (seller). While channels and functional areas might have different priorities, it is important for both to establish

rapport among each party to complement and assist each other (Mentzer, Min, and Zacharia, 2000).

Retail goods and services received by end customers is a process through marketing channels arrangement, which involves institutions, agencies, and establishment, transporting products from manufacturers to final consumers. It is a set of interdependent organizations in the process of making retail product or services available for consumption by creating values, generating the form, possession time and place utilities. Although these roles and collaboration are different from one another, each entity along the retail supply chain focuses on delivery and distribution, the only way that products and services could reach to consumers (Liu et al., 2007).

Synonymously, the objectives of each channel of distribution are transactional, logistical and facilitating functions. Transactional functions involve buying, selling and risk-taking, whereas logistical function engages assorting, storing, sorting and transporting. While, facilitating functions include financing, grading and providing marketing information and research (Stern et al. 1996; Pratt, 2002; Murphy et. al, 2005). There are six types of marketing channels, which are intermediary, agent or broker, wholesaler, retailer, distributor, and dealer (Berkowitz et al., 2001).

The high-quality relationship between buyer and seller is important to increase customer retention, a source of generating a new idea and enhances facility planning (Jonsson and Zineldin, 2003). The marketing literature describes long-term, high-quality relationships, supported by frequent interactions between different members of a distribution channel, offer advantages for both parties. For sellers, it creates a passage through for their customers, leveraging limited resources through joint efforts with clients, gaining benefits from customer's ideas and experiences. While for the customers, long-term partnership with a supplier reduces stress and risks, solves initial problems, and leads to fulfilling special needs from customer's expectation and increase supply reliability (Bruggen et. al, 2004; Bennet and Gabriel,

2001). As such, the aim of relationship marketing is to establish, maintain and enhance the profit to meet the objective of both parties.

1.2 Gap, Opportunities, and Problem Statement

Firms can no longer effectively compete in isolation of the suppliers and other entities in the supply chain. Interest in relationship marketing concept has been steadily increasing since the 1980s when companies started to emphasize on collaborative relationships (Lummus and Vakurka, 1999). Thus, companies become more specialized, and suppliers offer low cost, quality materials. Hence, to succeed on elevating performance, the critical consideration is to manage the entire network. Therefore, organizations realized that whenever dealing with another company that performs the next phase of the marketing channel, both have chances to receive help from each other. Consequently, managing good relationship marketing is essential (Robinson and Malhotra, 2008).

In an early stage of relationship marketing, constructs of trust, commitment, satisfaction, and cooperation are among the core concepts in understanding the dynamics of relationships. These constructs defined as the relationship outcomes in the form of relationship qualities (Ulaga and Eggert, 2006). A meta-study of Palmatier, Dant, Gruel, and Evans (2006) also finds these constructs as an important marketing relationship constructs, with a clear effect on measurable performance outcomes. While Buhler et al., (2007) found that these five attributes are most studied variables in relationship success factors.

In relationship marketing, many researchers focused on interaction of relationship quality (Sexen and Yilmaz, 2007; Bennet and Gabriel, 2001; Solberg and Nes, 2002). Some researcher focused-on collaboration in relationship quality such as trust, commitment, and satisfaction (Sahadev, 2008; Bigne and Blesa, 2002; Bennet and Gabriel, 2001; Crotts and Turner, 1999; Garbarino & Johnson 1999; Ganessan, 1994; Blenckhorn & McKenzie, 1996; Barnes, 1994). Besides, other researchers focused on the relationship between trust and relational risk in marketing channels (Liu et al. 2007; Gummeson 1996; Sriram et al., 1992).

Furthermore, some studies (Jonsson and Zineldin, 2003; Kim and Oh, 2002; Miyamoto and Rexha, 2004) used trust and commitment as criteria variables lead and affected transaction-specific investment of communication and opportunism. Mohr and Sohi (1995) studies attributes of communication, trust, power, influence strategy, commitment, and cooperation. While, Rodriguez et al. (2006) include elements of coordination, satisfaction, communication strategy and channel condition. Bigne and Blesa (2003) consequently study trust and satisfaction. Hence, of all, these studies found mixed support regarding the relationship between the above theoretical variables. The condition resulted in an ongoing argument regarding the dimensions that should be chosen for measuring the construct (Kumar, Scheer, & Steenkamp, 1995; Smith, 1998; Bruggen et al. 2005).

Despite the existence of abundance literature in relationship marketing such as Bennet and Gabriel (2001); Bigne and Blesa (2003); Cook et al. (2005); Hernandez et al. (2010) and Rodriguez et al. (2006) which has examined issues of trust, commitment, cooperation and satisfaction, the interrelationship among them, including their antecedent and consequences has yet been addressed adequately. Let alone to identify the key antecedents and consequences in business to business relationships (Chowdry, 2012). In the past, these relationship qualities constructs were essentially analyzed as an individual construct or partially rather than an interrelated; claimed to be stand-alone dimensions in the relationship marketing equation (Sahadev, 2008; Chen, 2006; Jonsson and Zineldin, 2003; Crotts and Turner, 1999; Mohr et al., 1999; Wren et al., 1996).

Therefore, in the current study, the researcher is interested in examining the inter-related of the five most studied variables in relationship quality (Buhler et al., 2007) namely communication, trust, satisfaction, commitment, and cooperation. It is to recognize the pivotal role that these constructs have played in business research in general, and in relationship marketing specifically. It is based on that these five constructs are more influential than other elements; considering it received the highest academic attention. All these dimensions appeared to differing extents in previous literature. The well-established existence of communication, trust, commitment, cooperation and satisfaction as particular distinct dimensions of successful relationship marketing is not questioned in the current study. However,

rather, the researcher believes that these five constructs are inter-related to one and another. Hence, instead of regarded it as a distinct dimension, the researcher believes that it may act as a coherent set of interactive aspects. Thus, this research is important because it provides buyers and sellers with ideas about the processes that should be present in a relationship to lay the foundation for successful relationship-specific investments.

Hence, the current study will provide a holistic view of the research by combining all five most studied success variables in relationship marketing research into one framework. The purpose of this research is to propose and empirically test an integrated comprehensive model of relationship quality attributes in the B2B market for successful relationship marketing. The researcher believes that these five constructs namely communication, trust, satisfaction, commitment, and cooperation are inter-related and are integrated as components. It is in line with Monckza et al. (1995) statement that indicated relationship marketing dimensions reinforce each other to enhanced buyer-seller relationships. As such, to the researcher, the absolute measurement of buyer-supplier relationships should include all of these five dimensions and its interaction with one and another. Therefore, the current study represents an excellent opportunity to integrate these five dimensions for formulating the new measurement model of relationship quality. Their inclusions are conceptually valid and supported by previous literature which is presented in the hypothesis development section. Consequently, the aim of the present study is to investigate the inter-relationship of success factor in of relationship quality between retailers and its key suppliers.

Additionally, despite the general agreement on the importance of relationship quality constructs, there does not seem to be consensus on the way in which these constructs relate to each other (Hewett et al., 2002). For example, in some studies, trust is conceptualized as directly influencing commitment (Gabarino and Johnson, 1999; Morgan and Hunt, 1994), while some researchers describe commitment as a precursor to trust in exchange relationships (Gundlach et al., 1995). Finally, trust and commitment are sometimes described as essentially equal components without a causal relationship between them (Crosby et al., 1990). Thus, measures for this construct have not been systematically investigated (Hennig-Thurau, 2000) resulted

in a lack of consensus on the structural nature of the relationship quality construct (Shabbir et al., 2007).

Thus, it should be noted that there is no unanimity as to the predictors and outcome of relationship quality attributes in existing studies. Therefore, the contribution of this study is its examination of the sequential logic of relationship quality constructs in business exchanges from the buyers' perspectives in retail Malaysian setting. Due to the lack of agreement about the proper positioning of relationship quality facets, this research would be informative and may advance the field in a significant fashion from the context of the study.

Additionally, Anderson and Narus (1990) indicated that marketers have long noted the absence of a theory that explains cooperation in relationship marketing. Little attention has been stressed on the variable of cooperation in marketing channel studies; although it is one out of five important variables in relationships marketing (Buhler, Heffernan, and Hewson, 2007). To date, this important variable has been ignored in the relationship marketing research although past research has predicted its potential role in relationship marketing. The dimension has normally been embedded into commitment or regarded as similar to coordination. Sahadev (2012) stressed that both of the dimension are distinctly different. Thus, this study empirically verified an essential role of cooperation in relationship marketing and include it in the research model.

In the current study, trust is considered as the focal attention. The further focuses of trust in the literature found that trust is considered as a single significant variable in the current study (Dwyer et al., 1987; Morgan & Hunt, 1994; Chang et al., 2008). This is parallel to the more generally-accepted conventions dominated the relationship marketing literature emphasizing that long-term marketing relationship can only be managed if exchange partners trust each other (Theron et al., 2013; Dwyer et al., 1987; Schurr et al., 1985; Morgan and Hunt, 1994; Wilson, 1995). Today, the nature of trust has changed. Particularly with the global financial crisis that had a devastating effect on exchange partners perceive each other. This world financial crisis caused an erosion of trust and today, more than ever before, customers find it hard to decide who can still be trusted (Brencic et al., 2012).

Additionally, Wilson and Moller (1991) identify trust as the most frequently used dimension on reviewing seven of the most influential studies of the "relational paradigm". Trust is dominance to the extended positive spill-over effect on other themes of dyadic relationship. Thus, providing motivation in the current study to evaluate more on the issue.

Though a large volume of research on the concept of trust is established, the insight about this phenomenon is limited compared with other important concepts such as attitude (Sichtmann, 2007) especially in a B2B context (Li, 2007). Also, there is less empirical study on what type of trust managers place (Chua, Ingram, and Morris, 2008). Hence, it is proposed that trust cannot be understood and explained without a constructive dialogue between the disciplines of economics and sociopsychology (Respanen et al., 2007). Blomqvist (2002) and Mollering (2002), also stress the need to consider cognitive, affect-based and behavioral dimensions of trust to capture this complex and multi-dimensional concept. It is also in line with a recent meta-analysis of relationship marketing literature (Palmatier et al., 2005) who indicates that research in the field should follow a multi-dimensional perspective because there is no single or best dimension able to capture the full essence of this phenomenon.

Accordingly, and from a process perspective, it is necessary to deconstruct trust into its parts (Akrout, 2014). Hence, for the variables of trust, the current study extends to context specifically by looking at five types of trust which contributed to the overall trust as the formative measures. It is conceptualized as a multidimensional construct, that combined economic, sociological and psychological attributes. To operationalize this, the present study will take up the challenge of Brugha'queries (1999) who suggested marketing academia align their disciplines with other branches and between marketing and other management for analyzing and synthesizing. It is important, as there is a lack of effort in bridging marketing research with other field and disciplines.

Thus, this research is an indeed an answer to such call by viewing constructive details on trust, from the typology of psychology field. Psychology was predominant in marketing relationship as marketing is the process of utilizing psychology to

encourage the recognition and or purchase of a product. The human psychology guides people when they make strategic decisions. The social psychology literature and its small but influential branch social exchange, are applied in the current study. Social psychology/exchange has started to draw understanding in business exchange for research in industrial buyer—supplier relationships between 1950 and 1980 (Bagozzi, 1974; Bonoma & Johnston, 1978; Dwyer et al., 1987; Frazier, 1983; Hakansson, 1982; Lambe, Wittmann, & Spekman, 2001; Wilson, 1995). This social interaction has a large impact on the inter-organizational level business exchange. Social psychology, which is the primary field of research on interpersonal interaction, is therefore applicable to explain organizational phenomena (Staw, 2002) such as the current study.

Hence, the current study is attempt to examine which types of trust significantly contribute to overall trust from the perspective of retailer and supplier relationship. Thus, the contributions of the current study are an improved understanding of the different types of trust in the interpersonal relational exchange between buying and selling boundary spanners, the variables of trust are further details out by adding on formative measures to include five typologies of trust suggested by Patrick Murphy and Gregory Gundlach's. The five form include reciprocal trust, earned trust, verifiable trust, calculative trust and blind trust.

Another rationale for including trust typology in the current study is the researcher believes that trust from the Malaysian perspectives is different from the Western theory. In Malaysia, many transactions are so complex that law cannot possibly cover all unforeseen circumstances especially in developing country (Moore, 1994). Additionally, in many developing countries such as Malaysia, there is no formal system of contracts (Lyon, 2000) which impact the trust formation and nature. Therefore, researcher predicted that trust within the current study context yield a different result from the available literature.

Additionally, Geyskens, Steenkamp and Kumar's (1998) meta-analysis on relationship quality in marketing channel compiled 24 studies which examined the background and or consequences of trust with over 60 constructs; to determine how trust is created and how it affects other related relationship quality outcomes. They

emphasized that although various researches were conducted, little attention has been given towards establishing empirical generalization as most of the studies in these areas focus samples carried out in the United States of America (USA).

Also, Lai et al. (2007) stressed on the relative lack of research on trust in non-western settings markets of Asia, Eastern Europe, and Latin American. As distribution-marketing channels are designed with the needs of the target market and business relationship, it is a belief that in developing countries, it might vary, perhaps in length of channels and infrastructures. Also, Sutarso (2012) on meta-analysis study on relationship marketing indicated that the USA and the UK were the two countries dominating as places of empirical research, which amounted to 25 percent of 103 empirical studies in relationship marketing between 2007 to 2011.

With focuses of previous studies on western marketing channels, this research differ by indirectly shows an insight from the Asian perspectives. It is important as Nes, Solberg and Silkoset (2007) stressed on cultural differences as the key factors to influence conception and understanding of relationship variables.

Most study on Geyseken et al. (1998) meta-analyses also found that research is conducted among automobile (almost 75%) with the least picked from the retailing sector. Sutarso (2012) on meta-analysis study of the studies on relationship marketing also indicated that only 15 percent of research is from retailing industry context with service sector dominated 70% of the total research. It stated that service industries were the most salient industries, which represented more than seventy percent of the studies. Therefore, the current study provides findings from the merchandise related retailers to add on to the literature.

This study is also timely because Malaysian retailers are currently implementing the Goods and Services Tax (GST) for about two years which have to slim the business profit as prices of goods increases gradually and shrink consumer disposable income. Worsen the condition is the weak Malaysian currency, rising cost of living, higher inflation rate and cuts in subsidies and tariff. Thus, GST contributed to a drop-in business for retailers since April of between 20% and 50%, (MD of research firm Retail Group Malaysia; Tan Hai Hsin) (Lee, 2016). In the

current situation, consumers were spending less and expecting a higher value proposition from retailers (Konishi, 2001). All the above requiring retailers to be more aggressive in their marketing strategies in such economic times. Thus, in the increasingly turbulent business market, firms are looking to build intensive relationships with their business partners to leverage the relationship-oriented governance mechanism (Geyskens et al.,1998).

Frazier (1999) also added that channel research has typically drawn from manufacturer or seller's perspectives, neglecting other supply chain members although this sector also plays a prominent role in determining the formation of channel relationship and the degree of successful channel strategies. Geysken et al. (1998) also emphasize through the meta-analysis study claiming that most study focuses on the view of the commercial channel member. Therefore, the present study revises in depth on how the industrial buyer and seller relationship evolves. It is from the context of business to business (B2B) buyer-supplier relationship whereby retailers are evaluating its key supplier. Hence, the framework of this study regards retailer's perspectives (buyer) on evaluating relationship quality with its key supplier (seller) based on the annual purchase value.

Similarly, though the link between effective communications and performance has often been made, there is little known about what goes on inside communication practices. Thus, the researcher is interested to know how specific performances of communication feed into new business strategies and plans. Due to the increasing debate on whether the formal or informal communication is preferred within an organization; the current study is interested in going to that direction. Some say formal communication is the best as it set by abiding rules and other indicators that informal is more significant as it fosters creativity. Therefore, this current study focuses only on the elements of communication formality as part of its contribution to generalizing findings for that purpose (Kraut et al., 2002). It also provided an insight of which structure (formal or informal) enhances or strengthen the other relationship qualities.

Relationship marketing is essential for success in business. However, there is no consensus on the best to way manage and control organization relationships (Johnson and Seines 2004; Skaates and Seppanen 2005). Consequently, by applying IPMA, supplier's strengths and weaknesses can be identified to effectively manage channel relationship. This method assists buyer and seller to prioritize area of improvement from the survey by measuring relative performance and importance. Moreover, when strengths and weaknesses are identified, an effective marketing strategy can be developed (Martilla and James, 1977). Thus, managers can devote more attention to solidifying market competitiveness.

In conclusion from the above arguments, the problems in studies that contributed to the researcher interest on studying these topics are:

- Previous studies focus on relationship qualities construct as an individual or
 partial rather than combining all five constructs to provide universal view by
 examining its inter-relationship with the beliefs that all five construct are distinct
 but inter-related to one and another.
- Lack of consensus on the sequential logic of relationship quality constructs in business exchanges.
- Little attention is given to the constructs of commitment and cooperation in relationship marketing research and its interrelationship with buyer-seller relationship qualities.
- Modest emphasize given towards the variable of trust, which was identified as
 the key variable in relationship marketing. Therefore, the present study is
 designed to include a formative measure to indicate what types of trust
 significantly contribute to the overall trust. It would provide an in-depth
 understanding of how overall trust is developed within the context of retailersupplier relationships.
- The retailing sector is the least pick industry of studies in relationship marketing;
 the previous survey mainly focused on manufacturing industries with a specific automobile industry.
- Lacking perspective from the non-western viewpoint with generalizations of the relationship in other culture.

- Lack of effort in bridging marketing research with other disciplines. The present study is inclusive of contribution from the psychology field on the typology of trust types/form.
- Lack of consensus on which communication formality are most important.
- To answer the question whether trust are still the most important variables for long-term relationships considering today's marketing challenges.

1.3 Research Problem

The motivation behind this study was to fill gaps in the existing relationship marketing literature regarding buyer-seller relationship quality in a business-tobusiness context from the Malaysian retailing setting. Forming and nurturing sound buyer-seller relationships have often been regarded as the core of business (Hakansson, 1982; Leonidou, Barnes, & Talias, 2006). In such, a basic tenet of relationship marketing is that firms may successfully compete in the marketplace through developing cooperative relationships with selected key partners (Morgan & Hunt, 1994). To build strong and long-term relationships, companies' today fight through many different barriers to achieve competitive advantages and make the customer stay within the business. This practice is more evident in industrial markets compare with the consumer. Mainly due to the increased interdependencies between buyers and sellers and the reduced variety-seeking customer motivation (Cannon & Perreault, 1999). A recent study also shows that right customer - supplier relationships enable firms to increase productivity by 3-5 per cent (Purchasing Decisions, 2011). Increasing the understanding of relationship marketing primary drivers can improve businesses' returns on investments and aid retailers in developing comprehensive models of relationship marketing impact on business performance (Palmatier et al. 2006).

Relationships marketing is characterized as a fundamental reform theory. It evolves from the discrete transactions to relational exchanges. Although recently, many researchers have concentrated on relationship marketing, there has been little empirical research on business marketing on how industrial buyer-seller relationship

evolved (Chen, 2006). It is known that relationship qualities capture the essence of marketing. A high level of relationship between buyers and sellers (in this case retailer and suppliers) will benefit both parties in long-term perspectives.

Therefore, the current study attempt to address the gap in the relationship marketing literature concerning the concept of buyer-seller relationship quality. Existing relationship marketing research suggests that buyer-seller relationships constitute an important enabling resource which improves performance outcomes. Since relationship marketing theories discuss the importance of developing quality customer relationships, the management of different types of customer relationships continues to be a popular theme in the marketing literature as it provides a competitive advantage. However, the knowledge of buyer-seller relationship quality is still far from complete. It is particularly evident when discussing buyer-seller relationship quality in business-to-business settings. (Johnson and Selnes 2004; Ulaga and Eggert 2006).

Although substantial resources have traditionally been thought of in a tangible sense, some of a company's most valuable resources are intangible. One of it is a manifestation of relationship quality in buyer-seller relationships. Buyer-seller relationships quality is an important resource that assists positive customer response and higher performance consequences (Subramani and Venkatraman 2003). The buyer-supplier relationship plays a major role in improving the sustainability of the supply chain. The need to understand better the different roles and emphasize of different relationship quality value in strategic buyers and suppliers is what has motivated the current study.

Though there is no agreement on the description of relationship qualities; existing researchers have found communication, satisfaction, trust, cooperation and commitment to be regarded as essential characteristics of long-term and high-quality relationships. Thus, these indicate that those five elements are effective relationship qualities (Jonsson and Zinaldin, 2003; Shinday, 2005; Rodriguez, 2005). However, some authors have found this five evaluative constructs to be perceived as slightly similar if not identical concepts, reflecting channel members generalized positive effect towards its channel partners (Brugha, 1999; Geyskens, Steenkamp, and

Kumar, 1998). Nevertheless, as most of the researchers found these characteristics trust, satisfaction and commitment to be differentially related to a set of antecedents and consequences, it does imply that the construct is distinctive and should be viewed as individual constructs.

Therefore, the current study proposes a relationship marketing model between merchandise related retailers and their suppliers. Communication is regarded as the antecedents while commitment and cooperation are the consequences. The mediator variables are inclusive of trust and satisfaction. Hence, the major outcome behavior to be investigated is cooperation which is regards to the long-term commitment.

Additionally, trust is a fundamental relationship model building block and as such is included in most relationship models (Wilson, 1995). Morgan and Hunt (1994) establish trust as a key mediating variable that is central to relational exchanges. Ulaga and Eggert (2004) regards trust as the key constituent of relationship quality. Recognizing the importance of trust Dwyer et al. (1987) implored that "trust deserves priority attention". Several authors, e.g., Dwyer, et al., 1987; Morgan and Hunt, 1994 have argued that trust plays a central role in relationship building and maintenance. Trust leads to cooperative behaviors that are conducive to relationship marketing success. Indeed, organizational theorists have argued that trust be more than merely a factor, but an organizing principle, "a necessity for all forms of exchange" (McEvily et al., 2003). As Rousseau et al., (1998) indicated trust is an interdisciplinary and a very complex topic: "A phenomenon as complex as trust requires theory and research methodology that reflect trust's many facets and levels". Encourage by this call; the current study attempted to further understand trust by introducing types of trust (typology of trust). The types of trust are design to be included in the model in a formative measure indicating the motivation of the current study to examine which types of trust are significantly contribute to the overall trust.

It is also in line with the theoretical proposal of Lewicki and Bunker (1995) which stated underlying assumption of trust is a multidimensional construct. The dynamics of each types trust are different in a relationship between the parties. At

every type of trust, the parties engage in various behaviors that are necessary both to develop and sustain the relationship. Valez (1998) also suggested that studies on trust can also be categorized by which phase a researcher has focused on (initial trust in new organizational relationships) or on the type of trust the researcher is studying, both of which influence the conceptualization and definition utilized. Thus, the current study is a concern with the later.

According to Berry (1993) "in the retail sector, trust is the basis of loyalty." The greatest obstacle to the success of alliances is the lack of confidence. It is the motivation for the inclusion of the five typologies of trust. The researcher is interested to see what types of trust are significant between buyer-supplier relationship within Malaysian context as Hofstede (1980) indicate the need to study trust from the perspective of the level of individualism of a country. Per Abosag et al. (2006) this point of view is crucial because people from an individualistic culture gives more room for professional interaction and give little room for personal interaction. Thus, the current study provides some insight into looking at collectivism culture. Nevertheless, culture has a strong influence on how relationship quality is evaluated and perceived in business market (De Burca et al., 2004).

Also, marketing scholars believe that Western samples typically cannot be generalized to Asian nations because of the differences in culture and economic structure (Sittimalakorn and Hart, 2004). Literature is largely absent on the nature of relationships and their development in Asian countries. It represents a significant lacuna in the debate on relationship marketing with Asian countries. Since little attention has been paid to this market and developed countries, the current study is an attempt to provide an insight into the Malaysia context. Thus, the present study argues that understanding the dynamic formation of relationship quality construct will help to better understand Malaysian business relationships within the specific cultural context of the Asia. It is since relationship marketing has proved to be contextually specific (industrial, service, customer) as well as culturally specific (Williams, Han, & Qualls, 1998).

From the evaluation of marketing relationship literature, largely the researchers discuss the issue from a manufacturing supplier perspective in the matter of what a company should focus on to maintain a relationship with their customers and therefore it is a lack of understanding considering the client's perspective regarding relationships online (Martín et al., 2004). Hence, the retailing industry was chosen primarily in this study for strategic advantages reasons. It will provide the buyer perspectives in the retailing context. Retailing has linked with various sellers or vendors who compete for retail shelf spaces. Thus, analyzing relationships become more relevant to on-going relationships that may vary regarding its quality. Additionally, the function of retailers as intermediaries between producers and end customer's focus is the main consideration (Patatoukas, 2012); now that today seller could not longer control marketing mix on their own but rather need the input of buyer (Shashi, 2012). In conclusion, the present study addresses the process of relationship marketing between retailers and suppliers in marketing channels.

Despite the growing coverage that buyer-seller relationship quality has received in the relationship marketing and customer relationship management literature, the knowledge of its role in influencing performance outcomes remains profoundly underdeveloped. It is constantly an ongoing discussion among different researchers whether which trust, commitment or communication are the most important to focus on while having a strategic relationship perspectives. Previous researchers agree with each other about the key components, but they fail to indicate which variables are relevant to a different need for managerial decision purposes. (Garbarino and Johnson 1999; Johnson and Seines 2004). Therefore, the current study addresses the issues by conducting the Important Performance Map Analysis (IPMA) to indicate which variables are relevant; thus helping managerial decision for performance improvement where management-oriented decisions are easily recognizable from this kind of graphical representation. Additionally, it is also to provide in depth finding of relationship quality that is important to increase retailer supplier relationships. It is particularly important for the managerial decision on addressing area of improvement. Strengthening the relationship quality between a firm and its client or partner expands the subsequent willingness of the parties to engage in specific asset investments effectively.

1.4 Objectives of the Study

The current study examines the inter-relationship of communication, trust, satisfaction, commitment, and cooperation. Based on the gaps and research problem, the researcher has concluded the objectives and the research questions in Table 1.1:

Table 1.1: Objective and Research Question

No.	Research Objectives		Research Questions (RQ)
1.	To discover inter-relationship of communication formality, trust, satisfaction, cooperation and commitment between merchandise related retailers and its key supplier.	•	RQ1: How does communication formality, trust, satisfaction, cooperation, and commitment between merchandise related retailers and its key supplier are inter-related?
2.	To measure types of trust that constitute overall trust in a relationship between merchandise related retailers and its key supplier.	•	RQ2: What types of trust constitute overall trust in a relationship between merchandise related retailers and its key supplier?
3.	To measure the mediation effect of trust, satisfaction, and commitment on the relationship of merchandise related retailers and its key supplier	•	RQ3: Does overall trust mediate the relationship between communication formality and satisfaction? RQ4: Does satisfaction mediate the relationship between trust and commitment as well as trust and cooperation? RQ5: Does commitment mediate the relationship between trust and cooperation and satisfaction and cooperation?

No.	Research Objectives	Research Questions (RQ)
4.	To determine the most important construct for overall trust, cooperation, commitment and satisfaction in a relationship between merchandise related retailers and its key supplier.	 RQ6: What is the most important construct for overall trust? RQ7: What is the most important construct for cooperation? RQ8: What is the most important construct for commitment? RQ9: What is the most important construct for satisfaction?

1.5 Scope of the Study

The current study examines the concept of the business-to-business buyer and seller relationship quality. Hence the operationalization of dimensions is different from business-to-consumer relationships. The literature on business-to-business relationship offers two distinct streams of research because due to the criteria and operationalization is from two perspectives. One is from seller's perspective, and the other takes the buyer's perspective (Ulaga & Eggert, 2003). The current study presented the buyer's perspectives. However, the results are interesting for both buyers and suppliers: buyers could reflect on a set of elements that create positive outcomes in their supply function, while suppliers could identify the factors which buyers valued.

Relationship quality in the current study is discussed from the buyer's perspective (retailer). Werani (2001) found empirically that relationship value had quite a distinctly different structure for the buyers than for the sellers per the circumstances of the relationship and the participants. There is a logical inconsistency in ascribing a single value to a relationship evaluation by splitting this value between participants. Hence, this study focuses on the issues from the buyer's (retailers) perspective and examines on the retailers on the supplier instead of the interdependence between the retailer and suppliers. It is the degree to which buyers

(retailer) are content with the relationship they have with the seller (supplier) at a point of time (Ulaga and Eggert, 2006). Barnes (1997) indicated that the buyer–seller relationship does not exist unless buyers perceive the relationship to exist; thus, suggests the importance of examining the relationship from a buyer's perspective.

By focusing on a buyer's perspective, the present study explores the interaction mechanisms that drive relationship characteristics when buyers seek close, collaborative ties with the principal suppliers as opposed to relying on spot markets or vertical integration. Though previous studies mostly encouraged that seller should develop a high-quality business relationship with its customers. However, the buyer's view cannot be neglected in that the development and maintenance of relationship need both parties' cooperation (de L. Veludo et al., 2004). Accordingly, the current study explores the benefits of a high-quality relationship with sellers from buyer's perspective to support the concept of supply chain management. The argument corresponds to Henke and Zhang's (2010) implication that the element of relationship quality should originate from the buyer.

The current study considers the dimensions of relationship quality and the paths between dimensions and relevant higher-order mediating constructs. The present study hypothesizes commitment and cooperation as an outcome of intangible value in relationship marketing. Hence, the study defines this construct and develops a set of indicators. Communication is regarded as the antecedents while trust and satisfaction as the mediator variable. The linkages of these five attributes are tested, and this testing provides an indication of the nomological validity of the model. The relevance of the assumed dimensions was assessed in a retailing context, and the results were used to develop a framework to guide the management of long-term marketing relationships in a B2B context.

The sampling frame is a retailing industry. The research studies the relationship between merchandise related retailers with their key suppliers based on the annual purchase value. The samples are selected from the registered retailing companies at the Company Commission of Malaysia. The Malaysian cultural and economic settings provide an opportunity to explore relationship development from a

perspective where the interpersonal and organizational relationship is of fundamental importance to the success of business exchanges. Through multi-stage sampling, the retailers are choosing to evaluate their relationship with a key supplier regarding relationship qualities or values. The scope of the research focusing only on Malaysia's merchandise related retailers from a cross-sectional survey design.

The previous study has established the model used as the basis for the dimensions in the study, with modification parallel to the research context, the primary analysis techniques of the current study are quantitative. The model is empirically tested through a survey of selected managers in sales, marketing, and related positions in retailing firms. The principal quantitative analysis technique employed is Structural Equation Model – Partial Least Square. The analysis supports the hypothesis and provided empirical findings of the current study.

1.6 Significance of Research

It is critical to explore the nature of marketing relationships qualities to explain and understand the importance of its roles in assisting managerial performance. It is also equally important for practitioners to have their understanding of better management. Although the antecedents and consequences of relationships qualities have been examined, the composition of each construct and its roles in an interorganizational relationship as a holistic model remain undiscovered.

The relevance of the current study addresses proper antecedents and consequences of successful relationships that lead to harmonious associations in reducing time, money and effort involved. These add knowledge to existing literature and enhances research finding in this area into the conceptualization of inter-organizational relationships quality. Additionally, knowledge of variables interaction has substantial implications for a buyer-seller relationship (Parson, 2002).

Other purposes are to acknowledge both research findings on the reality of relationship qualities within marketing channel members. The findings will shed lights on the route for further investigation and expand knowledge in this area. Furthermore, present studies also discussed findings as assessed within the retailing industries. Synthesis of models from previous research is incorporated to provide overall understanding and knowledge enhancement. The present study focuses on retailers as it offers unique marketing strategies to target different segments growth. Retailers today face many challenges that force that to emphasize on competitive advantage for a greater growth impact. Hence, a closely related relationship between retailers and its provide a strategic weapon for success. Therefore, it is viable to maintain as well as to improve the relationship between retailer and supplier.

The current study attempt to develop a theory-grounded conceptual framework that enhances understanding of the buyer-seller relationship quality construct and how it is interrelated. It provides insight for the B2B firms, and particularly buyer within the retailing industry in Malaysia, to understand better how the dimensions of buyer-seller relationship quality are inter-related with one and another.

The implications of this study will help firms develop stronger relationship exchanges leading to a positive long-term orientation outcome (Ganesan, 1994), and thus merchandise related retailers to realize a competitive advantage. A study of relationship communication, satisfaction, commitment, trust, and commitment will help firms to understand the complexities of relationship marketing better. The current study empirically tested that communication may be viewed as an antecedent of trust and satisfaction which will be resulted in the commitment and cooperation as the consequences.

This study is one of a few, if any, studies that have modeled overall most studied construct in relationship marketing simultaneously within a single model. However, most previous research focused on only part of these constructs, although it has been regarded as the most studied variables from the meta-analysis. In example dimension of satisfaction and trust (Garbarino & Johnson, 1999), satisfaction and commitment (Garbarino & Johnson, 1999; Kelley & Davis, 1994), and trust and commitment (Morgan & Hunt, 1994). This study provides a comprehensive and

integrated model that interprets and predicts the simultaneous influences of overall excellent relationship quality construct in merchandise related retailers in Malaysia. Thus, this study may provide a better understanding of social exchange antecedents and consequences within the retailing industry in Malaysia. Hence emphasize the importance of communication, satisfaction, commitment, trust, and cooperation in building successful business-to-business relationships.

Accordingly, relationship satisfaction and trust acted as the key antecedent variables in the current study with communication as an antecedent. It is projected that the key variables will lead to a long-term orientation; manifest in the present study as commitment and cooperation (consequences). Thus, the present study contribution is to understand the importance of establishing a long-term relationship and the long-term relationship strategy instead of short-term benefits.

The present study objective also attempts to clarify the issues of lack of understanding about the buyer's perception (in this case the merchandise related retailer), regarding the most important variables that a company should aim for in dealing with its supplier. Hence, knowing the factors or variables that enhance the level trust, satisfaction, commitment and cooperation is a requirement for retailers and supplier that want to gain a sustainable competitive advantage. The findings are made possible with the IPMA analysis.

The results are also expected to assist the organization to adopt the characteristics of relationship qualities to maximize relationships value. It helps retailers and suppliers to understand which variables can directly affect each other. Comprehensive understanding is also available from the insight of each variable constructs, which is important in maintaining the long-term channel relationships.

1.7 Key Terms

The current study draws on the retailing industry as its business-to-business context. It involves various variables and terms in connecting buyer-supplier relationship marketing. Thus, it possesses own jargon. Consequently, some the terms used in this paper might be confusing or might be interpreted as inter-related or similar to the readers. Table 1.2 introduces and describes some of these terms to provide better comprehension and understanding on the current study and provide research context description.

Table 1.2: Key Term

No.	Key Term	Definition
1.	Business to	Marketing of products to businesses or other
	Business	organizations for use in the production of goods, for
	Marketing/Industrial	use in general business operations or resale to other
	Marketing	consumers, such as a wholesaler selling to a retailer
		(Kotler, 2012).
2	Relationship	The higher-order construct of various positive results
	Qualities	of relationships which reflect the overall power of
		relationships&measure of satisfied needs/expectation
		of parties involved in a relationship (Smith, 1998).
3.	Buyer-Seller	Repeated interactions between firms over time for
	Relationship	mutual benefit (Ganesan, 1994)
4.	Relationship	An effort to establish, develop, maintain successful
	Marketing	relational exchanges (Palmer, 1994).
5.	Marketing Channel	Institutions, agencies, and establishment are moving
		product from manufacturer to final customers (Mohr
		et al., 1999).
6		The extent to which exchange partners perceive the
	Overall Trust	other party will perform as promised in the
		relationship with honesty & integrity (Wilson, 1995,
		Liu et al., 2008).

No.	Key Term	Definition
7.	Reciprocal trust	Participants processing mutual between each other
		(Murphy and Gundlach, 1997).
8.	Earned trust	Trust based upon experiential basis (Murphy and
		Gundlach, 1997).
9.	Verifiable trust	The ability of one firm to verify the action of another
		(Murphy and Gundlach, 1997).
10.	Calculative trust	Trust based upon cost or benefits of cheating or
		staying in a relationship (Murphy&Gundlach, 1997).
11.		Trust base on lack of knowledge or irrational basis
	Blind trust	(empathy, friendship and love) (Murphy and
		Gundlach, 1997)
12.		Complimentary action taken by firm in
	C	interdependent relationship to achieve mutual
	Cooperation	outcomes with expected reciprocation over time
		(Anderson & Narus, 1990)
13.	Satisfaction	Effective or emotional state towards evaluation of all
	Satisfaction	aspects of the relationship (Geysken et al., 1999)
14.	Commitment	The motivation one possesses to maintain a
		relationship (Morgan and Hunt, 1994).

1.8 Summary

In conclusion, relationship qualities are important aspects of marketing channel and relationship marketing. Retailers worldwide have long been depending on these relationship qualities as they foresee the opportunities arising, which benefited all parties, especially in supply chain arrangement. Thus, the current study aim at analyzing the inter-relation of five relationship quality success variables into one dimension. The current study also prove that there is lacking such studies conducted especially in Malaysia which indicate the need for further examination to provide better comprehension on the field.

1.9 Organization of the Thesis

The remainder of the thesis is organized into four sections and seven appendices. The content of each of the remaining chapters and appendices are outlined as follows. The next chapter assimilates the existing knowledge of literature review on relationship marketing compiled from the previous study as a background to the development of a model for the study. Discussion on the underline theories in this chapter provides the primary basis for a conceptual framework development. Based on this discussion, the paper proposed dimensions and scales for the measurement and structured a set of hypothesis. The methodology chapter of the study is subsequently explained, focusing on the scope of the study, sampling procedures, construct operationalization, questionnaire design, and fieldwork operations. Next, the findings of the data analysis are presented, organized along the measurement and structural aspects of the tested model. Discussion and conclusions are then drawn from the study results in the final sections, together with implications for various interested parties. The limitations of the survey, along with directions for further research are also presented in this last part.

Additionally, Appendix A introduced the survey instrument, Appendix B indicated the reliability test results, Appendix C and D specify results of the Independent sample t-test of non-response bias and method bias. While Appendix E represent the multicollinearity test and Appendix F and G are the results of Factor Analysis. Appendix F are related to five main constructs of the research whereas Appendix G remarks the factor analysis for typology of trust.

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