

The interrelations between member-commitment, trust, satisfaction and loyalty in a co-operative context

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Abstract: Member commitment is relevant for all businesses, but it is particularly crucial in the co-operative context due to the unique characteristics of co-ops. In a co-op, an owner's most important contribution is an active use of its services, not capital investment. Thus far, scholars have aimed at understanding the forms, cause and consequences of commitment. Namely, affective, calculative and normative commitment have been investigated. However, many studies addressing the topic in a co-op context have been theoretical. Additionally, the relationship of members' organizational commitment to other variables remains unclear.

The purpose of this quantitative study is to examine the relationships between commitment's three forms (affective, continuance, normative) with trust, satisfaction and loyalty. The study was carried out in one of the regional co-operatives of S Group in Finland. The data consist of 3637 responses. A structural equation modeling was used as an analysis method.

Results indicate that trust and satisfaction positively affect commitment's three forms, but the relationship between satisfaction and normative commitment was negative. Affective and continuance commitment positively affected and normative negatively affected commitment to loyalty. The data indicates that trust, rather than satisfaction is a powerful positive driver to all three forms of commitment. Affective commitment affected loyalty as expected, but normative commitment negatively affected loyalty.

This research offers new insights to widely discussed phenomenon of commitment by including more variables into examination. This is particularly relevant when researching commitment, not only within organizations, but among customers as well. Moreover, we also contribute to the discussion of organizational commitment in the context of consumer co-ops. We argue that the unique features of co-ops help to explain the research findings, which indicate that commitment has a particular meaning and interconnections with a model that is participative by nature, is characterized by dual nature and has a unique ownership structure, which is based on patronage.

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Introduction

The concept of organizational commitment has originally been derived from studies of employee behavior (Allen & Meyer, 1990), but since it has also been studied in the context of consumer behavior (e.g. Mukherjee, 2007). Organizational commitment is considered particularly crucial in co-operative context, due to co-operatives' unique characteristics (e.g., Fulton & Adamowicz, 1993). In a democratically owned co-operative, instead of a capital investment, an owner's most important contribution is an active use of the co-operative's services/products. In this context, organizational commitment has often been referred as "member-commitment" (Jimenez, Marti & Ortiz, 2010), which has a vital role in the formation and development of co-operatives, as it measures how well a co-operative is able to differentiate itself from an investor-owned firm (IOF).

Thus far, an affective (Jussila, Byrne & Tuominen 2012), calculative (Jussila, Goel & Tuominen 2012) and normative member-commitment (Jussila, Roessl, Tuominen, 2014) have been theoretically studied in the context of co-

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operatives. In empirical studies, scholars have aimed at understanding the cause and consequences of member-commitment in agricultural co-operatives (Jimenez et al., 2010; Fulton & Adamowicz, 1993). However, there is a lack of empirical research on member-commitment in the context of consumer co-operatives and especially, the relationships of it to other concepts, such as trust, satisfaction and loyalty. In this case, the context is relevant, since one of the unique features of a co-op model is that the customers are also owners and workers have a tripartite role.

The purpose of this study is to offer new insights to discussion on organizational commitment, by examining the relationships between commitment's three forms (affective, continuance, normative) with trust, satisfaction and loyalty. We also aim to increase knowledge of co-op owner's relationship with the co-op. Co-operatives are facing increasing competition and there is a need to understand the potential deriving from unique features of a co-op business model, as a potential source of competitive advantage.

Theoretical background

The origins of member commitment in co-operatives (Jimenez et al., 2010) are derived from the concept of *organizational commitment* in the studies of workplace behavior (Allen & Meyer, 1990). According to Allen & Meyer (1990), organizational commitment includes affective, continuance and normative commitment. The affective component refers to emotional attachments to, identification with and involvement in the organization, whereas continuance (calculative) refers to commitment based on the costs associated with leaving the organization (Allen & Meyer, 1990). Normative commitment refers to individuals' feelings of obligation to remain with the organization (Allen & Meyer, 1990). Later, organizational commitment has also been applied in the context of co-operatives, as a member-commitment (e.g., Jussila et al., 2014; Jussila et al., 2012; Jussila et al., 2012). *Affective (attitudinal) member commitment* refers to the question of "do I want to maintain my membership in and patronage of the co-operative?" whereas *calculative (continuance) member-commitment* (see Byrne & McCarthy, 2005; Jussila et al., 2012; Fulton & Giannakas, 2001; Fulton & Adamowicz, 1993) represents a "utilitarian approach" in which the central question is "will co-operative membership (patronage) provide me with more value (rewards minus costs) than what can be achieved by shifting membership (patronage) to some other organization"? Similarly, Jimenez et al. (2010) argue that financial and social costs are the bases of calculative member-commitment (opportunity cost based). According to Jussila, Roessl & Tuominen (2014, 26), *normative member commitment* "reflects a member's sense of obligation to maintain membership and patronage in the co-operative". Jimenez et al. (2010) maintain that family and cultural socialization, organizational socialization and institutionalization of norms operate as bases of normative member-commitment ("obligation-based").

Previous studies have acknowledged the importance of trust, satisfaction and loyalty to organizational commitment. Trust entails both affective and cognitive dimensions (Hansen, Morrow & Batista, 2002). The interconnections between trust, satisfaction and loyalty to organizational commitment have been studied in research of consumer behavior (e.g., Morgan & Hunt, 1994; Mukherjee, 2007; Valenzuela & Vásquez-Párraga, 2006). Various scholars have acknowledged that customer satisfaction effects loyalty directly and positively. (Richard & Zhang, 2012). However, satisfaction alone is not enough to keep the customer loyal, instead creating an emotional attachment is even more important (Richard & Zhang, 2012). Affective commitment is one form of emotional attachment and it has a positive effect on loyalty (Wu, Zhou & Wu, 2012). According to Morgan & Hunt (1994), commitment and trust are main factors in creating customer loyalty.

Mukherjee (2007) states that trust is a precondition factor, which is prior to relationship commitment and thus, has a positive effect on commitment. McAlexander et al. (2003) also show that, in strongly committed customers, the trust and commitment replaced satisfaction as the most important drivers of loyalty. The research by Valenzuela & Vásquez-Párraga (2006) also show that customers considered satisfaction with the service as only a starting point in their long-term relationship and commitment operated as a mediating path to reach customer loyalty. Further, commitment and trust also mediated the relationship between satisfaction and loyalty. They also found a strong reliance on commitment when developing loyalty, whereas at the same time, there was a strong impact of satisfaction and trust on commitment (Valenzuela & Vásquez-Párraga, 2006).

Previous studies have also proved that affective and continuance/calculative commitment affect customer loyalty differently. That is, affective commitment has a positive effect on satisfaction and customer loyalty, whereas continuance (calculative) commitment does not have as big an effect on satisfaction and only a small effect on customer loyalty (Wu, Zhou & Wu, 2012). According to Fullerton (2005), affective commitment has positive effects on customer loyalty and the willingness to continue the relationship and to pay more from the services. Instead, continuance commitment negatively affects these factors (Fullerton, 2005).

Context, data and methods

The study was carried out in one of the regional retail co-operatives of S Group in Finland. The case co-operative is owned by its 79,000 members. Its mission is to provide competitive benefits and services to the owners and to contribute to the vitality of the region where it operates (North Karelia). After a test survey, we conducted a quantitative study with a survey (n=3637). The survey included 41 questions in Likert's scale. As it comes to the respondents' background, it can be noted that about 2/3 of the respondents were female (65.5%). Age, annual household incomes and the time of membership were split quite normally. The largest groups were 30-59 year olds, 20 000-79 000 euros and 5-19 years, respectively. Table 1. presents all of the variables and the Likert-scale values received from the survey.

Table 1. Variables and their average scores.

Co-operation	It is important for me that PKO is a co-operative (3.71) I am familiar with features of a co-operative form of business (3.64) It is important to me that, as a member, I receive dividends, based on the number of products I have bought and how many co-operative services used (4.29) It is important to me that, as a member of the co-operative, I have one vote in decision-making and the same applies to all (3.59) It is important to me that all who use the services and products of a co-operative have the possibility to become members of the co-operative (3.90) It is important to me that, if I terminate the co-operative membership, the dividends are returned to me in their original value (4.30)
Other statements	In my opinion, the service supply of PKO is adequate (4.22) The bonuses are the most important/main reason for my membership in PKO (3.90) Through membership in PKO, I want to support local development (3.77) The service supply of PKO is too excessive, in my opinion (2.54)
Satisfaction	Overall, I am satisfied with the products and services of PKO (3.98) The products and services of PKO fulfill my expectations (3.94) I have good experiences of PKO (4.09) My decision to join and to become a member of PKO was right (4.32) PKO offers suitable products and services to me (4.10)
Trust	I believe that PKO fulfills the expectations I have set for it (3.90) PKO genuinely cares about my needs (3.32) I trust in PKO (3.77) PKO is interested in my well-being (3.16)
Loyalty	If I had to decide again, I would still become a member of PKO (4.26) I can recommend PKO to others (4.18) I am a member of PKO with pleasure (4.22) I believe that PKO answers my needs (3.89) I am going to use the services of PKO in the future (4.38)
Affective commitment	I could be a member of PKO for the rest of my life (4.06) When I talk about PKO, I talk about it in a positive way (3.86) I would rather be a member of PKO than a member of some other similar organization (3.56) I feel like a part of a "family" in PKO (2.88)

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	I am committed to PKO (3.20) The membership of PKO is meaningful to me (3.38) I feel a strong sense of belonging to PKO (2.89)
Normative commitment	In my opinion, people change their memberships to various chains too easily (2.77) In my opinion, people should be loyal to their membership (2.70) Switching from one company to another seems unethical (2.37) I am loyal to PKO and thus, I feel like I have a moral duty to stay as a member (2.45) In my opinion, it would be wrong to terminate the membership of PKO, even if another company would offer me better benefits (2.29) I have been taught to remain loyal towards the company of which I am a member (2.35)
Continuance commitment	I do not give up a membership in PKO (3.68) Terminating the membership of PKO would cause me financial losses (2.95) Membership of PKO is a necessity to me (2.29) If I would terminate my membership in PKO, other companies could not offer similar benefits to me (3.01)

A structural equation modeling (SEM) was used as an analysis method. We have over marked statements that were not analyzed in the final structural equation model. We deleted 41 blanks, in which the standard deviation (SD) was lower than 0.3.

The purpose of the study is to examine the interrelations between member-commitment, trust, satisfaction and loyalty? We also examine what kind of relationship members of PKO have with their co-op? The main arguments of organizational commitment were based on the study by Allen & Meyer (1990), for satisfaction and loyalty on the study by Wu, Zhou & Wu (2011) and for trust on the arguments presented by Caceres & Paparoidamis (2007). We established ten specific hypotheses, based on the previous studies on this topic: 1) trust positively affects the three forms of member-commitment (H1-H3), 2) satisfaction positively affects the three forms of member-commitment (H4-H6) and 3) affective and normative commitment positively affect and continuance commitment negatively affect loyalty (H7-H9). In addition, we established the hypothesis that satisfaction affects loyalty (H10)¹. The following figure 1 presents these hypotheses and their interconnections.

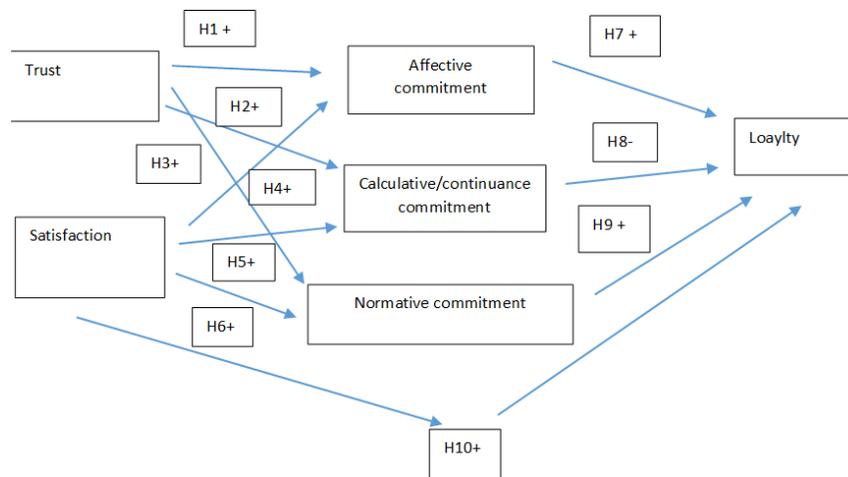


Figure 1. Hypotheses

Results

Explorative factor analysis (EFA) was conducted prior to SEM. The initial factor solution produced a four-factor solution representing 65.2 per cent of the total variance of the variables. The Kaiser-Meyer-Olkin (KMO) measure (KMO= 0.975) and the Bartlett test of sphericity ($p < 0.001$) confirmed that the factor analysis was appropriate.

However, this factor procedure formed only four factors instead of the six factors, which was our aim. As a result of this, we re-conducted EFA and forced it to create six factors. We deleted variables with factor loadings < 0.50 and also deleted those variables that cross-loaded to more factors than one. Altogether nine variables were deleted. Finally, all the factor loadings left in the EFA were > 0.6 and no cross-loadings were left in the solution. The final factor solution explained 73.0 per cent of the total variance. KMO (=0.959) and Bartlett test of sphericity ($p < 0.001$) showed that the factor analysis was appropriate. The biggest deficiency of EFA is that there are only two questions for trust factor, but on the other hand, their loadings were very high: 0.819 and 0.773. The following table 2 presents the final pattern matrix.

Table 2. Pattern matrix

	1	2	3	4	5	6
The products and services fulfill my expectations		.967				
Overall, I am satisfied with the products and services of PKO		.853				
PKO offers suitable products and services		.699				
I have good experiences of PKO		.628				
My decision to join to become a member of PKO was right						
PKO is interested in my well-being						.819
PKO genuinely cares about my needs						.773
I believe that PKO fulfills the expectations I have set for it						
I trust in PKO						
If I would have to decide again, I would still join to become a member of PKO			.890			
I am delighted to be a member of PKO			.865			
I would recommend PKO to others			.860			
I am going to use the services of PKO in the future			.665			
I believe that PKO answers my needs						
I feel a strong sense of "belonging" to PKO				.925		
The membership of PKO is meaningful to me				.782		
I am committed to PKO				.780		
I feel like a "part of a family" in PKO				.658		
I could be a member of PKO for the rest of my life						
When I talk about PKO, I speak about it in a positive way						
I would rather be a member of PKO than a member of some similar company						
Changing from one company to another seems unethical to me	.922					
	.882					
I am loyal to PKO and thus, I feel like I have a moral obligation to stay a member of PKO		.815				
In my opinion, people have to be loyal to their membership						
In my opinion, it would be wrong to resign from PKO, even if some other company would offer better benefits						

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I have been taught to stay loyal to the company of which I am a member						
In my opinion, people change the membership of their chains too easily						
Ending the membership would cause me financial losses					.851	
Membership in PKO is a necessity to me					.592	
If I would end my membership in PKO, other companies could not offer similar benefits to me					.591	
I do not want to give up the membership in PKO						

The cross loadings of factor correlation matrix should not be more than 0.7. This line was crossed three times (see table 3). Factors 4) affective commitment and 6) trust (0.769), factors 2) satisfaction and 3) loyalty (0.736) and factors 1) normative commitment and 4) affective commitment (0.704) were cross loaded too strongly with each other. The next table shows this.

Table 3. Factor correlation matrix

Factor	1	2	3	4	5	6
1	1.000	.313	.340	.704	.590	.604
2	.313	1.000	.736	.528	.407	.566
3	.340	.736	1.000	.609	.488	.559
4	.704	.528	.609	1.000	.640	.769
5	.590	.407	.488	.640	1.000	.473
6	.604	.566	.559	.769	.473	1.000

Cronbach's Alpha received high loadings (see table 4). All values received the value 0.7, which indicates good reliability. The lowest value was in continuance commitment (0.798).

Table 4. Cronbach's Alpha

Factor, the name of the factor and the number of questions	Cronbach's Alpha
Normative commitment (n=5)	.918
Satisfaction (n=4)	.908
Loyalty (n=4)	.931
Affective commitment (n=4)	.927
Continuance commitment (n=3)	.798
Trust (n=2)	.876

We created an initial confirmatory factor analysis (CFA) –model, based on the final pattern matrix. In CFA-model, all the correlations between the latent variables and the perceived variables are at least 0.7. We added cross loadings to all latent variables, in which we found high values. Thus, only the correlation between affective commitment and trust crosses the line 0.8 (0.83). If the modification index is high, we can increase the correlation to wrong terms. Therefore, we are able to improve the suitability of the model. In this research, we do not do that, as it can distort the model. χ^2/df -value clearly reached the value 5, which is a good value. The suitability indexes of the model GFI, NFI, RFI, IFI, TLI and CFI are clearly above the value 0.9. Therefore, we can conclude that those were also able to reach acceptable values. The RMSEA-value of this research was 0.0062, which can be considered as a good value, at

this large-scale research. Together the suitability indexes show that the model is appropriate. Table 5. shows the suitability indexes of the survey model.

Table 5. Suitability indexes of the survey model

$\chi^2=2898.877$; $df=194$; $p=0.000$; $\chi^2/df=14,943$

	RMSEA	GFI	NFI	RFI	IFI	TLI	CFI
Value	0.062	0.922	0.957	0.949	0.960	0.952	0.960
Quality	<0.07 good	close to 1=good	>0.95 excellent	close to1= good	close to 1= good	>0.92 good	>0.92 good

The separation validity of the survey model received relatively high AVE (average variance extracted)-values and they are more than 0.5, which is considered as minimum limit. Table 6. shows the square root values of AVE in places in which the factors are compared to itself. These square root values were bigger in all factors than the mutual correlations of factors. Thus, factors are free from one another and thus, measure faithfully different aspects. Composite reliability (CR) was also good, as it received values more than 0.7. Table 6) shows the separation validities.

Table 6. Separation validity

	CR	AVE	affect.	satisfy.	norm.	loyalty	continuance	trust
affective commitment	0.927	0.762	0.873					
satisfaction	0.908	0.713	0.553	0.844				
normative commitment	0.919	0.694	0.753	0.337	0.833			
loyalty	0.932	0.775	0.633	0.794	0.390	0.881		
continuance commitment	0.794	0.563	0.736	0.445	0.709	0.530	0.751	
trust	0.876	0.779	0.825	0.646	0.617	0.659	0.587	0.883

Figure 2 shows the final form of SEM and the correlations between latent variables. In order to reach clarity, we deleted the observed variables. All the correlations are statistically significant, with 99.9% significance range. The only exception is the correlation between satisfaction and continuance commitment (0.05), which is significant with 99% significance range. Strongest correlations were between trust and affective commitment (.93), continuance commitment (.74) and normative commitment (.80) and between satisfaction and loyalty (.65). The correlations between satisfaction and the three forms of commitment were the weakest in our research. Satisfaction positively affects affective commitment and slightly positively to continuance commitment (both the value .05). The correlation of satisfaction to normative commitment was slightly negative (-.12). The impact of normative commitment to loyalty was also relatively small, but negative (-.14). Affective commitment impacts quite strongly to loyalty (.35) and continuance commitment relatively strongly (.16). The next figure shows the final SEM (structural equation modeling):

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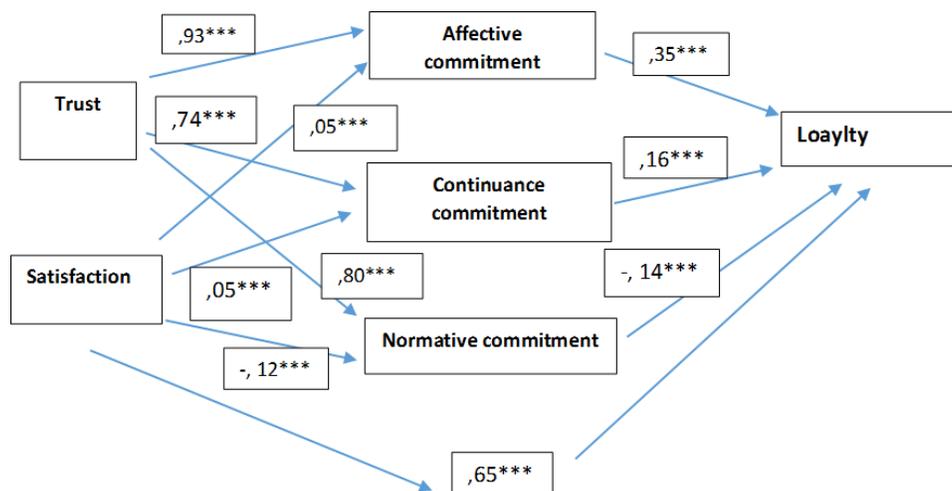


Figure 2. SEM

The first research question of our paper was how does member-commitment, trust, satisfaction and loyalty interrelate in PKO? First, our results indicate that trust affects positively and exceptionally strongly (.74-.93) to the three forms of member-commitment (H1-H3), we can confirm the first hypotheses. Second, we also expected that satisfaction would affect positively to all forms of member-commitment (H4-H6). Satisfaction did affect slightly positively to affective and continuance commitment (both .05). The effect of satisfaction to normative commitment was surprisingly, negative (-.12), which overrules H6. Third, we also examined the relationship between the three forms of commitment and loyalty. H7 can thus be confirmed as the impact of affective commitment to loyalty was positive (.35). H8 can be rejected, as the impact of continuance commitment to loyalty was surprisingly, positive, although not strong (.16). The relationship of normative commitment to loyalty was negative (-.14), which also rejects the H9. H10 can be confirmed as the satisfaction effects strongly and positively to loyalty (.65).

When it comes to the second research question (*what kind of relationship members of PKO have with their co-op?*), we found that member's view the service supply of PKO as adequate (4.22), rather than too excessive (2.54). It seems that bonuses are important reasons for membership (3.90). However, for the members of PKO, almost equally important is to support local development by being members of a co-op (3.77). Overall, members were satisfied with the operation and products of PKO, as the average value of satisfaction was 4.03. The average value of trust was 3.41 and loyalty had the highest value (4.27). As it comes to different forms of member-commitment, affective commitment scored highest with an average value of 3.18. Continuance commitment received an average value of 2.74 and normative commitment was 2.42. In the next section of the paper, we will discuss these results in more detail.

Discussion and conclusions

This study provides a contribution to the discussion of the relationship between a customer and a company in a unique co-operative context, where customers are also the owners and workers of the co-op. Based on the study, we conclude that trust is the most important precondition for all forms of member-commitment. This is consistent with previous studies on the topic. For example, Mukherjee (2007) concludes that trust is a precondition factor, prior to relationship commitment and thus, positively affects commitment. However, the relationship between satisfaction and three forms of commitment was relatively weak. Even though members of PKO were satisfied with the products and services, this satisfaction does not always establish strong commitment. In this case, satisfaction does affect loyalty strongly and positively, which is also consistent with the previous studies (e.g., Richard & Zhang, 2012). Richard & Zhang (2012) also highlight the importance of creating an emotional attachment, as satisfaction is

not enough to keep the customer loyal. In line with the earlier studies on consumer behavior (e.g., Wu, Zhou & Wu, 2012; Harrison-Walker, 2001), we found that affective commitment had a positive impact on loyalty. Contradictory to our hypothesis, continuance commitment formed a positive relationship to loyalty and normative commitment formed a negative relationship to loyalty, which may be explained by the fact that there is open and voluntary membership in the case of co-operatives.

As the members are satisfied and loyal users of the services provided by PKO, we argue that PKO has not grown too large, even though it operates in various sectors and in some of those sectors, it is the market leader. We also see that satisfaction might stem from the fact that the case company operates in a relatively rural and sparsely populated area. Despite the challenging business conditions, the co-op offers a variety of services in various locations, hence acting according to its mission. Thus, high satisfaction and loyalty indicates that customer-owners perceive that PKO is fulfilling its co-operative mission and that using the services of their own co-operative is considered rewarding.

When it comes to members' commitment towards their co-operative, in this case, it seems that continuance commitment is related on a positive note: members evaluate the benefits and value so high that they are eager to continue the membership, even though there are other options available in the market. Thus, the relationship is not based on "a must" (Meyer & Allen 1991), which is typical, particularly when the options are low (Fullerton 2005). What supports this is that normative commitment scored the lowest in average values, which is an indication that members do not feel that they are obligated to maintain membership in the organization (Jimenez et al. 2010). Instead, their affective commitment (which describes a voluntary-based membership characterized with loyalty towards and identification with the company, Harrison & Walker 2001) is relatively high and members are willing to continue the relationship they have with their co-op. Given the uniqueness of the co-op model, that it is solely based on patronage and, since members are owners, users/customers, decision-makers and sponsors of co-op operations, this is an important issue. That is, without committed members who actually use the services of the co-op, the existence of any co-operative would be brief and troubled.

Based on the study, we argue that while the products and services offered by a co-op must be good and competitive, like in any other business, the relationship between a co-op and its customers, as well as factors affecting the relationship, is more complex and multifaceted in a co-op setting, due to the unique characteristics of a co-op model. However, it is also worth noting that the level and type of commitment reveal how well a co-operative has been able to differentiate itself from its competitors, namely IOFs (Fulton 1999). Based on the fact that members have higher affective and continuance commitment than normative commitment, we conclude that the case company is identified as a co-operative that fulfills its mission and the business form is a competitive advantage to it. While competition is currently so strong and the exchange costs relatively low, in many cases, we suggest that continuance commitment has to some extent lost its meaning and clearly is not enough. Therefore, we see that it is important for PKO and other consumer co-operatives to strive towards increasing their members' affective commitment toward their co-op. Thus, in addition to providing the members with benefits, in terms of better products and services, in general, consumer co-operatives should continue strengthening their members' trust, satisfaction and loyalty, by continuing to engage in socially responsible activities in the regions, executing openness in their actions and decisions and encouraging members to participate in the decision-making of co-operatives.

ⁱ The basis for this hypothesis was a survey conducted in 2014 in the case organization (Puusa & Hokkila 2014). According to its results, employees were very emotionally committed to the co-op and the commitment correlated positively with satisfaction.

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