

Effect of Peceived Service Quality on the Bank-Client Relationship

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Abstract _ Relationship marketing has an important place in the services sector, which represents the search field of this study. The main objective of this paper is to study the effects of perceived quality, satisfaction and trust on the customer's commitment to the banking institution. Accordingly, a quantitative research is conducted to identify direct and indirect links between these variables.

Key words _ Perceived quality, Satisfaction, Trust, Commitment, Banking service.

I. INTRODUCTION

It is always assumed that the increased competition, homogeneity of products and services and market maturity prevent companies in the same sector from being distinctive [1]. So, faced with this rapidly changing and competitive environment facing the stability of the market, companies have thought that it is vital to identify specific actions. These actions help to build strong relationships with their customers [2] and promote their long-term retention [3] in order to improve competitiveness and reduce costs [4].

Parasuraman & al. (1991), advocate that the major concern of marketing responsables is to attract and keep customers. Actually, the field of relational marketing is primarily based upon customer satisfaction ([5] and [6]), perceived service quality [7], trust ([8]; [9] and [4]) and commitment vis-à-vis the institution ([9]; [10] and [1]). Similarly, Johns & Taylor (2012) maintain that the relations between service providers and their customers represent a social background that supports the company and contributes to its perseverance. However, these relations remain largely unexplored [10], in that few research works have focused on the effect of these variables on the nature of the relation with the service company [12] and [3]. Among these services, we have selected financial services and more precisely banks that have become indispensable in every society.

The main objective of our study is to question the relation between perceived quality, satisfaction, trust and commitment to the bank. Accordingly, the major question to be asked is the following: How do perceived quality, satisfaction and trust explain commitment to the bank?

II. LITERATURE REVIEW

This part of the study concerns the definition of concepts and the assumptions on which the research is based.

A. *Perceived quality and satisfaction vis-à-vis banking*

The concept of quality of service has been accorded an irrefutable importance and remarkable scientific effort has been devoted to improving its understanding [13], [14], 1994; Taylor & Baker, 1994) and designing for it multiple forms of measurement [1]. Vanhamme (2002) considered perceived quality as a comprehensive evaluative judgment vis-à-vis a product / service on the relative superiority of the latter or, more accurately, an assessment on the excellence of the product / service [15]. In the case of our research, we address the quality of banking service that has been defined by [16] as the difference between customers' perceptions of the services offered by the bank and their expectations.

Many operationalizations dealt with the quality of service. First, [17] suggest three guidelines for the quality of service which are: the physical quality, enterprise quality and interactive quality. Then, LeBlanc (1992) presents six factors that affect the perception of service quality by clients, in order of importance, which are the image of the company, competitiveness, courtesy, responsiveness, availability and competence. Furthermore, Grönroos (2000) offers a service quality model based on seven dimensions: professionalism and skills, attitudes and behavior, accessibility and flexibility, the resumption of service, atmosphere, reputation and credibility [18]. Finally, the most famous operationalization is that of [19] perceived quality. This measurement is based on 10 dimensions that are reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding and body [19]. These authors found a high correlation between, on the one hand, communication, competence, courtesy, credibility and security and, on the other hand, between access and understanding to form two large dimensions which are assurance and empathy. They,

then, used the five dimensions namely tangibility, reliability, responsiveness, assurance and empathy as the bases for measuring the quality of service [19] and [20]. Perceived quality and satisfaction were considered two related concepts [21] and [22] that share a significantly closer relationship ([23], [13] and [24]). Nevertheless, there are still points of differences which first lie in the fact that satisfaction is more internal than perceived quality and it refers to the client and not to the consumer's service experience. Then, satisfaction is the result of practical experience made by the client while perceived quality can be formed without essentially gone through this experience. Finally, satisfaction bears cognitive and emotional aspects while quality is a cognitive assessment [25].

To better introduce the concept of satisfaction we will adopt the definition of [15] who describe satisfaction in the literature of marketing services as a brief cognitive and affective response related to the service and the consumer's comparison of this experience with what was expected [24].

The literature on these two key concepts, namely satisfaction and perceived service quality raises a consensus that says that these two constructs share a close relationship ([23]; [13] and [24]). This relationship between the perceived quality of service and customer satisfaction has received considerable attention [1]. Indeed, several marketing research works such as those of [14] and [7] reported that satisfaction is the direct result of the perceived quality [26]. In the same research environment, [27] and [13] emphasized that the perceived quality is the logical antecedent of satisfaction.

Thus, from the above we can deduce that the majority of research works indicate that satisfaction and perceived quality of service are strongly linked. However, it is noteworthy that some authors discuss the causal order [1] and are opposed to the meaning of this relationship [21]. Hence, the first hypothesis is addressed.

H1: Perceived quality has a positive effect on satisfaction.

Now the focus shifts even more towards relationship marketing where the variables that influence the behavior of consumers have widened to incorporate new foundations such as trust ([28] and [9]) and engagement ([8], [9], and [6]).

B. Trust vis-à-vis banks

Confidence is generally regarded as a key factor in the success of relationships ([8], [28], and [9]). Indeed, the characteristics of personal contacts and confidence that inspire customers are of particular importance in a relationship ([29] and [30], 2003). This is particularly relevant in the context of financial institutions including banks ([29], [31], [30], [32]).

Trust is both a dynamic and multidimensional concept [33]. For this reason it was presented, first, by as [34] the belief of one party that their needs will be met in future by the actions of the other party. Then [35] focused on the results perceived to be defined as the belief of some party that another party will perform actions that will lead to positive results and this party will not take unexpected measures that will induce results [9]. Finally, [9] and [28] have conditioned its existence by the reliability and integrity of exchange partners [1].

Given the diversity of definitions accorded to trust, we have chosen, in the continuation of our work to adopt the viewpoint of [36] and [33] since they studied the effect of trust on the nature of the relationship in the banking sector. These authors stated that confidence consists of two dimensions. Credibility, as the first dimension, is based on both the intention and ability of a partner to keep his promises in the provision of services and be predictable in his behavior. Benevolence, as the second dimension, is based on the qualities and characteristics given to the partner that demonstrate a genuine concern and goes beyond a purely egocentric profit [36].

On the relationship between perceived quality and trust, [26] stated that trust does not explicitly mention the quality of service as a precedent. However, it should be noted that most of the antecedents of trust were treated as dimensions of quality of service [26]. In this regard, [37] for example, have stipulated in their studies that the level of confidence given by the consumer depends on the quality found in the consumption experience [21]. So we ask the second hypothesis. H2: Perceived quality has a positive effect on confidence vis-à-vis banks.

In terms of the relationship between satisfaction and trust, several works in various marketing research areas addressed this relationship. In the field of industrial marketing, Selnes (1993) concluded that satisfaction fosters trust in a customer-supplier relationship. In the field of consumer behavior, [6] showed that the satisfaction of the consumer vis-à-vis the brand has an effect on confidence. Similarly, [37] stated that satisfaction can be considered both as a result of component and confidence building. In the area of service marketing we have determined a certain contradiction. Indeed, [38] found that satisfaction has a significant positive influence on the degree of confidence in the hospital. On the contrary, [39] stated in their research work that satisfying a consumer vis-à-vis the service offered by the company does not essentially grant him his confidence. Hence, we will check this relationship and we ask the third hypothesis. H3: Satisfaction has a positive effect on trust vis-à-vis banks.

C. Commitment to the bank

In the area of services marketing, [50] argued that relations are founded on the basis of a mutual commitment. Thus, commitment is recognized as an essential element to build long term successful relationships [8] and [9]. Indeed, engagement was defined by [40] as a permanent desire to maintain a relationship. Similarly, [41] stated that commitment is the most advanced stage of the interdependence of partners. Similarly, [8] have defined engagement as an implicit or explicit promise of the continuity of the relationship between exchange partners [1]. Recently [33] presented it as maintaining sustainable and exclusive relationship with customers.

Organizational behavior literature distinguished between two dimensions of engagement which are affective commitment and calculated commitment [42].

Emotional commitment is based on a feeling and an emotional attachment of the client towards a relationship which is based on the feeling of affiliation and identification vis-à-vis the company's values. This type of engagement is most effective to develop and maintain mutually beneficial relationships between partners ([9],[1],[6] and [33]).

The other dimension of engagement is presented as behavioral. This form is called the calculated commitment and results from a cognitive evaluation of the instrumental value of an ongoing relationship [9]. In this case, commitment is a negative motivation to continue the relationship, because in this kind of commitment, the relationship is maintained just to avoid the costs associated with its rupture [43]. Because of the importance of commitment to the development of relations that are often too complex and dynamic [1], the research works that focus on the subject's commitment to enterprises, particularly to service companies can still generate new ideas [10]. We will in the following try to explain, from the literature, some variables that can influence customer engagement towards their banks.

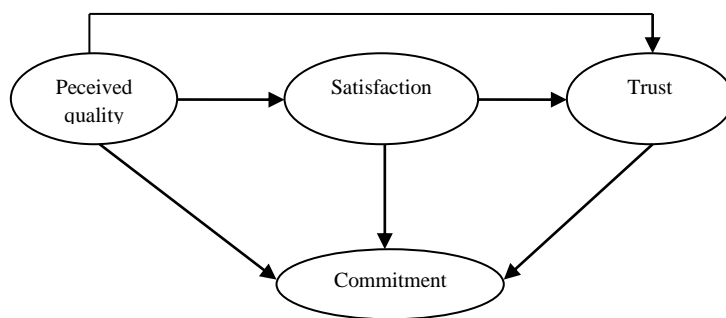
First of all, we found in several studies ([35], [34], [40], [28], [44], [9], [45], [46] and [1]) that the quality of interactions between the client and the company or service provider has an effect on its commitment to this relationship. We will check this relationship in the context of our research and thus we ask the fourth hypothesis. H4: Perceived quality has a positive effect on the commitment to the bank.

Then, in this context, Lichtlé (2008) noted that the literature suggests that satisfaction plays a very important role in the development of the relationship with the client through certain variables such as commitment. Nevertheless, we have proved that [6] denied this relationship. In addition, [32] stated that few studies have questioned the effect of satisfaction on commitment in the case of financial services. Hence, the interest to test this hypothesis: H5: The satisfaction has a positive effect on the commitment to the bank.

Like satisfaction, Spekman (1988) found that trust is the "cornerstone" of long-term relationships. Moreover, the relationship marketing literature shows a special interest in the role of trust in promoting strong relationships particularly in the context of service delivery. The centrality of trust in the development of long term relationships was highlighted many times in the literature ([8], [40], [9], [43] and [47]). Indeed, in the model of [9](1994), for example, confidence precedes and determines commitment according to a sequence which has been the subject of several conceptual [48] and empirical assertions [6]. We will check if the link is still respected in our context and we ask the sixth hypothesis as follows: H6: Trust has a positive effect on the commitment to the bank.

The following figure (Figure 1) summarizes the various advanced research hypotheses below.

Figure1: conceptual model



III. RESEARCH METHODOLOGY

To test the research model in the field, we conducted a quantitative research. The approach taken in this research focuses on the presentation of variable measurements, the sampling method and the data collection method.

A. Measurements of variables

Perceived quality is operationalized via SERVPERF scale [13] adopted to the SERVQUAL scale developed by [19] with five dimensions (tangible elements, reliability, helpfulness, assurance and empathy). These dimensions are measured from twenty-two items. Satisfaction is measured based on the univariate level of [49] having three items. The scale chosen to operationalize trust is two-dimensional (perceived credibility and perceived benevolence) developed by [44] and [36] with eight items.

Finally, commitment is measured by the two-dimensional scale [33]. These two dimensions, affective commitment and calculated commitment, are operationalized by six items.

All these scales are operationalized through the Likert scale graded up to five points ranging from totally disagree to strongly agree. The measurement scales are presented in Appendix 1.

B. Data collection

Data collection is established on the basis of a self-administered questionnaire to 155 people with a bank account. The sample is based on the non-probability convenience method. This sample is characterized by 62.6% of male gender. The most dominant age group is between 30 and 59 years. The higher educational level represents 60.6% of the sample.

Initially, we opted for data collection by sending the questionnaire via electronic mail. However, we received a limited response, which has prevented us from pursuing the data collection procedure. This limitation led us to change the method and proceed to monitoring the questionnaire face to face.

IV. ANALYSIS, INTERPRETATION AND DISCUSSION OF RESULTS

In this part, we consider, initially, the exploratory factor analysis and confirmatory factor analysis. Secondly, we perform hypothesis testing and discussion of results.

A. Exploratory factor analysis

The exploratory factor analysis, established using SPSS 15 software, is performed by applying a principal component analysis. This table shows that the measurement scale of perceived quality consists of five dimensions which is the same number of dimensions of the SERVPERF scale. However, the items associated with each dimension are not the same. There is a different distribution with respect to the literature. In addition we have kept only four dimensions because of reliability problems. Our research is not the first that diverges with the results of [13] and [50], but it is the same case of [51].

As for the trust variable, it is composed mainly of two dimensions namely perceived credibility and perceived benevolence. The principal component analysis has generated one dimension for trust. This can be explained by the homogeneity of the answers and the meaning of items. In other words, a counselor who knows how to solve problems is a competent advisor.

For the commitment variable, the principal component analysis generated the same dimensions as the literature namely affective commitment and calculated commitment.

analysis on the raw data preceded by a test of normality. The coefficients of symmetry Skewness and Kurtosis concentration found, were within the limits and have not exceeded in absolute value 3 and 8 respectively [52] The principal component analysis led to the elimination of certain items with lower commonalities 0.5 (SERVQ9, SERVQ13, SERVQ22, CONF3, CONF8 and ENGAG4).

Table 1 shows the factorization issued from the principal component analysis of the variables of our research and also from the reliability test via the index "Cronbach α of".

Table 1: Factorization of items

Factors	Items	Similarities	Contribution of Factors	KMO	% of retrieved suspension	% of accumulated retrieved suspension	α de Cronbach
Satisfaction	SATISF1	0,799	0,894	0,725	77,031	77,031	0,850
	SATISF2	0,782	0,884				
	SATISF3	0,731	0,855				
Perceived Quality	SERVQ4	0,590	0,618	0,854	37,117	66,329	0,864
	SERVQ5	0,733	0,733				
	SERVQ6	0,698	0,673				
	SERVQ7	0,815	0,758				
	SERVQ8	0,751	0,703				
	SERVQ14	0,634	0,477				
	SERVQ17	0,503	0,513				
	SERVQ10	0,737	0,764				
	SERVQ11	0,776	0,835				
	SERVQ12	0,731	0,752				
	SERVQ20	0,627	0,668				
	SERVQ21	0,738	0,696				
	SERVQ1	0,619	0,722				
	SERVQ2	0,805	0,835				
	SERVQ3	0,693	0,666				
	SERVQ18	0,802	0,859				
SERVQ19	0,853	0,896					
SERVQ15	0,670	0,783					
SERVQ16	0,744	0,601					
Trust	CONF1	0,681	0,825	0,901	76,736	76,736	0,949
	CONF2	0,689	0,830				
	CONF4	0,796	0,892				
	CONF5	0,826	0,909				
	CONF6	0,831	0,912				
	CONF7	0,793	0,891				
	CONF8	0,755	0,869				
	ENGAG1	0,814	0,902				
ENGAG2	0,783	0,884					
ENGAG3	0,825	0,874					
ENGAG5	0,772	0,864					
ENGAG6	0,772	0,879					
				28,354		0,669	

B. Confirmatory factor analysis

In this phase, we present the confirmatory factor analysis based on structural equations method using 16 AMOS software.

1) *Evaluation of the quality of the adjustment of the overall measurement model:* A first evaluation of the overall measurement model showed an unacceptable quality adjustment, which requires the provision of more amendments. Table 2 shows the quality of adjustment of the final measurement model.

Table 2: Quality of adjustment of the measurement model

Chi2	316,426
DI	180
Adjusted Chi2	1,758
P	0,000
GFI	0,852
AGFI	0,792
TLI	0,913
CFI	0,932
NFI	0,859
RMSEA	0,070
RMR	0,064

The results of the quality of adjustment of the model are acceptable because they are close to the recommended limits.

The next step is to test the multi-normality of the variables. The coefficient Mardia 57.801 (11.072 critical ratio greater than 1.96) shows a violation of the multi-normality. This result requires the use of Bootstrap test Bollen-stine that corrects the standardized error and biased adjustment statistics following the violation of the normality of the data [53]. The significance value of "p" is 0,026 which acceptable at the 5% threshold. Hence, we adopt the maximum likelihood method in the interpretation of results.

The reliability of the Rho according to Joreskog is verified. Similarly, convergent and discriminant validity is checked by applying the method of Larker & Fornell (1981) (Appendix 2)

2) *Evaluation of the quality of adjustment of the structure model:* The evaluation of the quality adjustment of the structure model shows that the results are acceptable. Table 3 shows the quality of adjustment of the structural model.

Table 3: Quality of adjustment of the structure model

Chi2	400,010
DI	168
Adjusted Chi2	2,381
p	0,000
GFI	0,810
AGFI	0,739
TLI	0,852
CFI	0,881
NFI	0,815
RMSEA	0,095
RMR	0,217

C. Hypotheses Checking and Discussion

Hypotheses testing is based on the interpretation of the regression coefficients and their significance which are presented in Appendix 3.

H1: The perceived quality of the service has a positive effect on satisfaction.

According to the regression coefficients and the significance test, this hypothesis is verified. The perceived quality in its four dimensions has a positive effect on satisfaction. This positive relationship was validated by a number of research works including those of [13], [27] and [26].

H2: Perceived quality has a positive effect on trust vis-à-vis banks.

The positive link between quality of service and perceived trust is verified in terms of three dimensions of perceived quality. The dimension for which the link is not verified concerns the tangible elements of the bank or the equipments and the appearance of employees. This lack of relationship is logical since these items can not have an impact on the degree of confidence in the bank. This result is consistent with results found by [21] and [26] who found a positive effect of perceived quality on trust.

H3: Satisfaction has a positive effect on trust vis-à-vis banks.

The positive relationship between satisfaction and trust is deemed insignificant at the significance level of 5% ($p = 0.084$). This lack of connection between satisfaction and trust is also proven by [39].

H4: Perceived quality has a positive effect on commitment to the bank.

Perceived quality is divided into four dimensions, whereas commitment consists of two dimensions; which generated eight sub hypotheses. The positive effect of perceived quality on commitment to the bank is not verified. The results of our research have revealed that only the fourth dimension of perceived quality, concerning the attention paid by the employee to the customer, acts positively on the calculated commitment to the bank. These results converge with those of [1] who found that perceived quality did not affect the emotional commitment and the calculated commitment.

H5: Satisfaction has a positive effect on commitment to the bank.

Satisfaction has a positive effect on the emotional engagement with significance of 0.022 (less than 5%). However, the positive relationship between satisfaction and calculated

commitment is not verified. The positive effect on satisfaction engendered by emotional commitment is also approved by [1]. H6: Trust has a positive effect on commitment to the bank. Like satisfaction, trust has a positive effect on the emotional commitment to the bank. The positive effect of trust on calculated commitment is not validated. This result found that trust has a positive effect on calculated commitment.

D. Analysis of the indirect effects

Besides verifying outcomes, we conducted verification of indirect effects between research variables. This check is established based on the bootstrap method, shown on AMOS software, which allows to give the significance of the regression coefficients indirect links (Appendix 4). The results of the bootstrap showed that perceived quality dimensions have an indirect effect on commitment. This relationship does not hold for a single dimension (perceived quality 3) with affective commitment. The variables that mediate the relationship between perceived quality and commitment are calculated satisfaction and trust. This double mediation of satisfaction and confidence demonstrates the importance of these variables in determining the client's commitment to his bank via the perception of the quality of service provided. This result is very relevant because it shows that the perceived quality has no direct effect on the customer's commitment but this is established through satisfaction and trust. The effect of perceived quality mediating between satisfaction and trust is not verified for all the perceived quality dimensions. This is due to the lack of connection between satisfaction and trust. Similarly, trust does not mediate between satisfaction and commitment since satisfaction does not affect confidence in the bank.

V. CONCLUSION

In this research work, we studied the relationships between several variables namely perceived quality, confidence and their influences on the customer's agreement to the provider of banking services. Our results show differences with some authors. Despite these differences which we consider an enrichment factor, we could identify, through the testing of the considered hypotheses, the methodology and the results obtained, the various factors that impact the customer's commitment to the banking service provider and determine the importance of each of these variables in this relationship and through the direct and indirect effects exerted by each of these variables on each other.

Indeed, we found that perceived quality has a positive effect on satisfaction but still no direct effect on trust and commitment has been noted. However, satisfaction and customer confidence are able to make him commit to the bank. Hence, we can conclude that the quality of services is required to maintain a long-term relationship through satisfaction and trust. This shows the indirect effect of perceived quality on commitment through satisfaction and trust.

Based on these results, we recommend banks to offer a quality of service that meets the needs of customers to ensure their satisfaction. Banks should preserve capital satisfaction and

inspire confidence to commit to long-term customers and contribute to the sustainability and evolution of any bank. Like any research, ours is no exception to some flaws. The first limitation concerns the sample size that we recommend to be more important. In addition, we should include other variables that can better explain the nature of the relationship such as attachment and fidelity. For this purpose, we consider in future research to include variables that may explain more the relationship between the client and the provider of banking services.

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Appendix 1: Variables Measurement Criteria

		Items
Satisfaction services	vis-à-vis banking	I'm ok with the services provided by the bank.
		The quality of the offered banking services is satisfying.
		I'm not happy with the quality of the services provided.
Perceived Quality	Tangible Elements	There are new equipments in the bank.
		The apperance of the new equipments in the bank is attracting.
		The officers of the bank are well dressed and have a good apperance.
		The equipments installed in the bank matches the quality of services provided.
	Credibility	When the bank promises to finish a deal within a deadline, they usually keep it.
		When you encounter problems, the bank is there to help and reassure you.
		The bank is trustworthy.
		The bank keeps to its deadlines.
	Assistance	The bank has well organized archives.
		The bank does not tell when the service is going to be accomplished.
		The officers of the bank does not provide quick services.
		The officers of the bank are not always ready to assist clients.
	Assurance	The officers of the bank are so busy that they're unable to assist the clients immediately.
		You may give trust the officers of the bank.
		You do all your transactions with the help of the officers of the bank in total security.
		The officers of the bank are polite.
	Empathy	The officers are well encouraged by the bank to do their job properly.
		The officers of the bank do not assist you individually.
		The officers of the bank do not give you special attention.
		The officers of the bank do not know your needs.
The bank is not totally committed to respond to your needs.		
Commitment to the bank	Affective Commitment	Office hours of the bank are not suitable for all the clients.
		When I committed to this bank, I knew I would be for a long time.
		I care about the future of my bank.
	Calculated Commitment	I feel attached to my bank.
		I can't leave my bank because of the money, time, and energy invested in this relation.
		The transferr of all my money from this bank to another one competing with it would make me fell worried and insecure.
Trust vis-à-vis the bank	Perceived credibility of the contacted staff	I maintain the relation with this bank because leaving it would cause me problems.
		My counselor knows the products and services offered by the bank.
		My counselor knows what he talks about.
		My counselor is well informed about his job.
	Perceived benevolence of the contacted staff	My counselor is competent.
		When a minor problem appears, my counselor volunteers to solve it quickly.
		My counselor knows how to solve conflicts before they could affect our relationship.
		My counselor always makes sure that no conflicts would affect our relationship.
		When a major incident appears, my counselor volunteers to find a solution.

Appendix 2 : Authenticity, Convergent and Divergent Validity

Joreskog's Rhô

	Perceived Quality 1	Perceived Quality 2	Trust	Affective Commitment
Joreskog's Rhô	0,63	0,83	0,92	0,87

Convergent Validity

	Perceived Quality 1	Perceived Quality 2	Trust	Affective Commitment
VME	0,51	0,56	0,72	0,7

Divergent Validity

	Perceived Quality 1	Perceived Quality 2	Trust	Affective Commitment
Perceived Quality 1	0,51			
Perceived Quality 2	0,47	0,56		
Trust	0,49	0,42	0,72	
Affective Commitment	0,42	0,30	0,52	0,7

Appendix 3 : Hypotheses Checking Criteria

Hypotheses	Variables	Regression Coefficients	Significance « p »
H1a	Perceived Quality 1 Satisfaction	0,616	0
H1b	Perceived Quality 2 Satisfaction	0,285	0
H1c	Perceived Quality 3 Satisfaction	0,251	0
H1d	Perceived Quality 4 Satisfaction	0,392	0
H2a	Perceived Quality 1 Trust	0,832	0
H2b	Perceived Quality 2 Trust	0,497	0
H2c	Perceived Quality 3 Trust	0,158	0,082
H2d	Perceived Quality 4 Trust	0,389	0,005
H3	Satisfaction Trust	-0,397	0,084
H4a	Perceived Quality 1 Affective commitment	-0,314	0,173
H4b	Perceived Quality 2 Affective commitment	-0,032	0,811
H4c	Perceived Quality 3 Affective commitment	0,031	0,727
H4d	Perceived Quality 4 Affective commitment	-0,162	0,264
H4e	Perceived Quality 1 Calculated Commitment	-0,503	0,176
H4f	Perceived Quality 2 Calculated Commitment	-0,294	0,176
H4g	Perceived Quality 3 Calculated Commitment	-0,203	0,143
H4h	Perceived Quality 4 Calculated Commitment	0,623	0,009
H5a	Satisfaction Affective commitment	0,498	0,022
H5b	Satisfaction Calculated Commitment	0,650	0,064
H6a	Trust Affective commitment	0,551	0
H6b	Trust Calculated Commitment	0,449	0,059

Appendix 4 : Criteria of the Significance and Estimation of the Indirect Effects

	PQ1	PQ 2	PQ 3	PQ 4	Satisfaction
Trust	-0,244 (p=0,112)	-0,113 (p=0,072)	-0,100 (p=0,090)	0,156 (p=0,066)	
Calculated Commitment	0,664 (p=0,034)	0,358 (p=0,037)	0,189 (p=0,049)	0,360 (p=0,027)	-0,178 (p=0,121)
Affective Commitment	0,631 (p=0,016)	0,354 (p=0,017)	0,157 (p=0,098)	0,324 (p=0,027)	-0,219 (p=0,111)