

Trust and Loyalty Drivers in Online Subscription Services

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ABSTRACT

The purpose of this study is to examine how the relationship marketing effectiveness model should describe the attitudes and behaviors of a subscription service customer. The research is based on three online surveys among users of an online subscription legal information service in three different markets/countries with different competitive positions of the same service in the market. Using multigroup structural equation modeling, we showed that customer exposure to email communication, customer-based reputation and brand credibility have a positive impact on trust, and that trust has a positive impact on loyalty. Theoretical and practical implications of these findings are discussed.

Keywords - email communication exposure; online subscription service; trust.

1. Introduction

An online subscription service is a highly relationship-based business arrangement between the subscriber (business customer or consumer) and the subscription provider (vendor). It is a long-term contractual arrangement in which subscribers agree to purchase a pre-selected combination of service units or product assortments at a fixed price (Weinhardt, Anandasivam, Blau, & Stosser, 2009). Relationship marketing (RM) is effective when relationships are critical to customers and when individuals are involved in the relationships (Palmatier, Dant, Grewal, & Evans, 2006, p. 136).

Among online subscription services, customer behavior in the context of RM is well researched for mobile and telematics subscribers (Calvo-Porrall & Lévy-Mangin, 2015; Min & Wan, 2009; Qayyum, Ba Khang, & Krairit, 2013; Sichtmann, 2007; Sultan, 2018; v. Wangenheim, Wunderlich, & Schumann, 2017), for memberships (Garbarino & Johnson, 1999; George & Wakefield, 2018; Marinova & Singh, 2014), and social media platforms (Yahia, Al-Neama, & Kerbache, 2018). For many other subscription services, particularly the fast-growing software-as-a-service (SaaS) subscription business and online professional information subscription services, customer behavior has not been studied in the context of RM.

Communication is the most effective relationship-building strategy and a key determinant of business-to-business (B2B) relationship outcomes (Murphy & Sashi, 2018; Palmatier et al., 2006). Nowadays, email and social media digital communication channels dominate communication between vendors and customers in online services businesses, however there is a lack of research regarding the role of email communication and the impact of social media engagement within the RM effectiveness model.

The purpose of this article is to build a variance model with email communication exposure (ECE), service company reputation, and brand credibility as antecedents, customer trust as a mediator, and loyalty as an outcome. The model is verified for the same online legal information subscription service in three different markets. The markets differ according to the length of time the service has been in the market and the degree of competitive pressure exerted on the service.

2. Conceptual Framework and Research Hypotheses

The selection of the focus construct for our research was influenced by the characteristics of the online content subscription service customers. Most online content subscription companies use a freemium business model. They provide users with free basic features of a service and access to premium content and/or features for a subscription fee. (Kumar, 2014). In our setting, there are two types of customers: true subscribers who pay a fee to use the service, and registered users of the service who do not consider themselves customers/subscribers because they only use free services. Non-subscribers may deny their commitment or commercial relationship with the service; however, we can assess their level of trust in the service.

Meta-analysis on the effectiveness of RM systematizes antecedents according to their effectiveness. Expertise and communication are most effective, then relationship investment, similarity, and relationship benefits; dependence, frequency, and duration are relatively ineffective (Palmatier et al., 2006). In our opinion, customer-based service firm reputation and customer perception of service brand credibility can be well delineated with customer

perceived expertise, customer experience of vendor relationship investment, and customer perception of vendor expertise. ECE is both seller-focal (i.e., relationship investment) and dyadic (i.e., interaction) antecedent. Customer loyalty is the most commonly used outcome of RM models (Watson IV, Beck, Henderson, & Palmatier, 2015) and it is also the most appropriate for our setting in which loyal subscribers are the firm's most important asset (McCarthy, Fader, & Hardie, 2018).

Marketing practitioners measure the effectiveness of email marketing activities by examining email open rates and engagement with email content (Zhang, Kumar, & Cosguner, 2017). In the marketing literature, the term "email communication exposure" was first used by Janakiraman, Lim, and Rishika (2018) in reference to email communication with customers after a data breach announcement. They also measure exposure by counting only the opening of emails. However, customer behavior towards email communication is only one of the dimensions of email communication exposure. We intend to operationalize email communication exposure by three dimensions. Two dimensions from the conceptualization of customer engagement with email communication (behavioral and cognitive dimensions) (Hollebeek, Glynn, & Brodie, 2014) and by the dimension of email advertising intrusiveness (Hsin Chang, Rizal, & Amin, 2013).

Customer-perceived information quality of emails (i.e., the customer's overall perception of the accuracy and completeness of information) positively affects customer trust and negatively affects customer uncertainty about a service provider's trustworthiness (D. J. Kim, Ferrin, & Rao, 2008); low intrusiveness of email communication also increases loyalty-enhancing relationships. Additionally, Merisavo and Raulas (2004) showed that email marketing has positive effects on brand loyalty. If a service provider's email communication contains testimonials from other customers and credible information from third parties, email communication can be expected to have a positive impact on the reputation of the service provider. Regarding the effect of email communication exposure on a service firm's reputation, brand credibility, and trust, the hypothesis is the following:

H1: ECE positively affects (a) the customer-based reputation of a service firm that performs the email communication, (b) the customer's perceived credibility of the service brand, and (c) the customer's trust in the service to which the email communication relates.

Walsh and Beatty (2007, p. 129) define the customer-based reputation of a service firm (CBR) as "the customer's overall evaluation of a service provider based on his or her reactions to the service provider's goods, services, communication activities, interactions with the service provider and/or its representatives or constituencies (such as employees, management, or other customers) and/or known corporate activities." In the context of RM, the construct reflects the customer's perception of the relationship benefits and expertise of the vendor. It depends on the previous communication and interaction between a service provider and a customer. When a company has a good reputation, trust is established among customers (Groenland, 2002).

The existence of a relationship between a service provider's reputation and customer trust and/or loyalty is well established (Bartikowski & Walsh, 2011; Nguyen, Leclerc, & LeBlanc, 2013). Although the relationship between reputation and RM relational mediators is not always unidirectional (Walsh, Mitchell, Jackson, & Beatty, 2009), for well-established online professional services, a certain level of service provider reputation is a prerequisite for customers to establish a relationship with the service provider, and a number of online services have been found to positively influence reputation on trust and trustworthy behavior

(Nguyen et al., 2013; Shamma & Hassan, 2009; Yahia et al., 2018). Therefore, the following hypothesis is proposed:

H2: The customer-based reputation of a service company positively affects (a) brand credibility and (b) customer trust.

Often, the corporate brand and the brand of the service are not identical. The customer's attitude toward the brand may be different from his attitude toward the vendor. A brand's credibility is more closely related to the qualities, strengths, and weaknesses of the service than to the overall reputation of the vendor. From a management perspective, it is interesting to compare the impact of a service brand and vendor reputation on customer trust. Brand credibility is defined as "the believability of the product information contained in a brand, which requires that consumers perceive that the brand has the ability (i.e., expertise) and willingness (i.e., trustworthiness) to continuously deliver what has been promised" (Erdem & Swait, 2004, p. 192). In our model of RM, the construct of brand credibility is operationalized as one factor, as seen in relevant examples in the literature (Hyun Baek & Whitehill King, 2011; Sichtmann, 2007). Erdem and Swait (2004) argue in their signaling theory that brand credibility is a product positioning signal and the most important attribute of a brand. Brand credibility is an information signal that increases customer confidence in a brand service. A service provider's trustworthiness and expertise that are reflected in brand credibility, lead to a strengthening of positive customer expectations about future service delivery. We hypothesize the following:

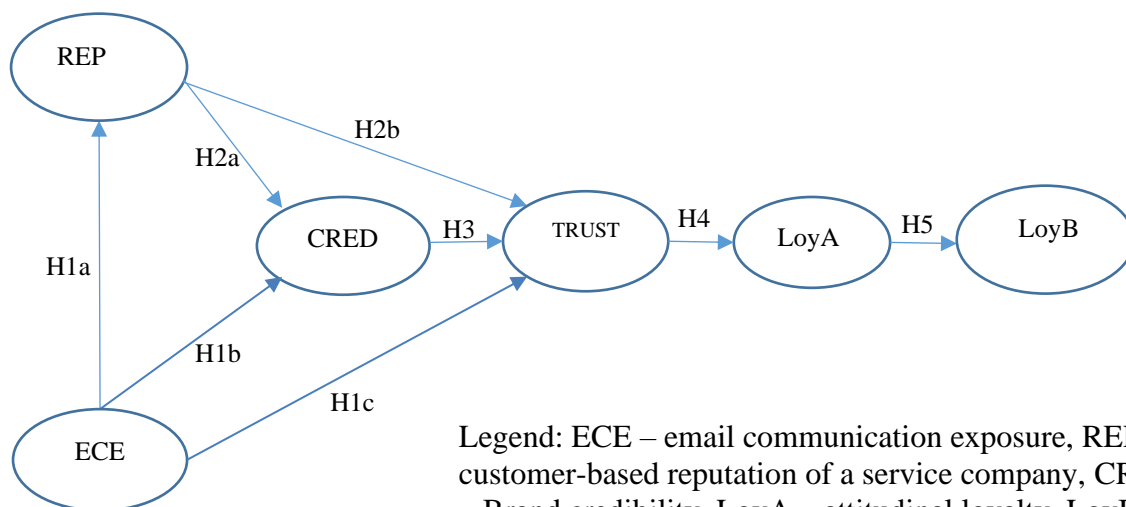
H3: Brand credibility has a positive impact on trust.

Trust in a relationship-marketing context occurs "when one party has confidence in the exchange partner's reliability and integrity" (Morgan & Hunt, 1994, p. 23). Following Gefen and Straub (2004), trust is defined as a customer's expectation that a service provider is reliable and can be relied upon to deliver on its promises. In an online setting, trust is most often considered a mediator in research models, and loyalty is the most frequently cited outcome (Y. Kim & Peterson, 2017). We hypothesize the following:

H4 and H5: Customer trust in an online service has a positive effect on attitudinal customer loyalty toward the service, and attitudinal loyalty has a positive effect on behavioral loyalty.

The conceptual model with the hypothesized relationships is depicted on Figure 1.

Figure 1: Conceptual model



Legend: ECE – email communication exposure, REP – customer-based reputation of a service company, CRED – Brand credibility, LoyA – attitudinal loyalty. LoyB – behavioral loyalty.

3. Data Analysis and Results

The measurement scales were adopted according to the literature. For measuring ECE, we adopted behavioral and cognitive dimensions of engagement with email communication from the engagement scale development (Dessart, Veloutsou, & Morgan-Thomas, 2016; Hollebeek et al., 2014) and the dimension of email communication intrusiveness from the model for measuring email advertising effectiveness (Hsin Chang et al., 2013). Reputation was measured by three dimensions (customer orientation, service quality, and social responsibility) of the established customer-based service company reputation measure (Walsh & Beatty, 2007). To avoid collinearity in the credibility-trust relationship, we use only the expertise dimension as a measure of credibility (Erdem & Swait, 2004). Trust was operationalized by dimensions of integrity and benevolence, as suggested by Gefen and Straub (2004), and measures of attitudinal and behavioral loyalty were selected according to the recommendations Watson IV et al. (2015). All measurement scales were scored using a seven-point Likert scale. The English questionnaire was translated into Croatian, Slovenian and Turkish and pre-tested on a small group of respondents to ensure that all items were understandable, and no difficulties were encountered in responding.

The email invitation to participate in an online questionnaire was sent to contacts (25,000 in Croatia, 15,000 in Slovenia and 15,000 in Turkey) most affected by direct email campaigns from the company in their respective markets. Within one week, 1,926 complete responses were received in Croatia, 819 in Slovenia and 795 in Turkey. Due to the control over the selection of respondents, we can be sure that relevant entities were included. To conduct the confirmatory factor analysis and test the structural model, we randomly selected 488 respondents from the Croatian sample, 410 from the Slovenian sample and 397 from the Turkish sample.

Construct internal consistency and discriminant validity were examined using confirmatory factor analysis. The construct reliabilities and Cronbach's alpha values are well above the value of 0.7 for all constructs. The standardized factor loadings are all highly significant at $p < 0.001$ and exceed 0.68 in all three datasets except for the loadings between ECE and email intrusiveness dimension. The latter standardized factor loadings are 0.375; 0.489 and 0.340 for Croatia, Slovenia, and Turkey, respectively. Moreover, the constructs are internally consistent as the lowest composite reliability scores for ECE are 0.76; 0.71 and 0.728, while the scores for all other constructs are above 0.84 (Table 1). In terms of measurement invariance, the goodness-of-fit statistics with respect to the three-group unconstrained model show excellent fit with $\chi^2 = 406.35$ ($df = 96$; $p < 0.001$), CFI=0.962, RMSEA=0.05. Thus, it can be concluded that the model exhibits configural invariance. To test for metric invariance, factor loadings were constrained to be equal across groups. Full metric invariance was not achieved ($\Delta\chi^2_{(10)} = 25$, $p = 0.007$), but the change in CFI between the unconstrained and constrained model is only 0.001, suggesting that model fit was not significantly reduced by the imposition of factor loading constraints (Cheung & Rensvold, 2002).

The discriminant validity of the constructs was determined by comparing the square root of the average variance extracted (AVE) of each construct with the correlations between the constructs. The results fully support discriminant validity for the Croatia and Slovenia dataset, as the square root of AVE of each construct is greater than its shared variance with other constructs. To meet this strictest criterion of discriminant validity, the correlation between reputation, trust and brand credibility in the Turkish dataset is too high. Our assessment is that due to the shorter duration of the service's existence in the Turkish market, customers have

difficulty in distinguishing between the service quality dimension of reputation, the expertise dimension of brand credibility and the integrity dimension of trust. This also confirms the high correlation between these dimensions.

Table 1: Means, Standard Deviations, AVEs, and Correlations among Constructs

Croatia (N=488)	Mean	SD	CR	AVE	1	2	3	4	5	6
1. ECE	4.652	1.389	0.764	0.543	0.737					
2. Reputation	5.383	0.961	0.854	0.663	0.606	0.814				
3. Trust	5.757	0.845	0.886	0.795	0.564	0.678	0.892			
4. Credibility	5.767	0.883	0.892	0.674	0.521	0.739	0.621	0.821		
5. Att. Loyalty	5.727	0.897	0.930	0.727	0.495	0.688	0.719	0.605	0.853	
6. Beh. Loyalty	4.894	1.416	0.861	0.674	0.299	0.445	0.445	0.408	0.684	0.821

Slovenia (N=409)	Mean	SD	CR	AVE	1	2	3	4	5	6
1. ECE	4.551	1.468	0.710	0.470	0.686					
2. Reputation	5.252	1.044	0.846	0.649	0.501	0.806				
3. Trust	5.889	0.889	0.721	0.573	0.481	0.678	0.757			
4. Credibility	5.554	1.003	0.918	0.737	0.515	0.742	0.653	0.858		
5. Att. Loyalty	5.656	1.071	0.947	0.782	0.549	0.639	0.757	0.608	0.884	
6. Beh. Loyalty	4.638	1.633	0.896	0.742	0.446	0.353	0.367	0.366	0.600	0.861

Turkey (N=397)	Mean	SD	CR	AVE	1	2	3	4	5	6
1. ECE	5.040	1.337	0.728	0.500	0.707					
2. Reputation	5.521	1.062	0.840	0.639	0.663	0.799				
3. Trust	5.689	1.053	0.883	0.791	0.742	0.871	0.889			
4. Credibility	5.590	1.053	0.939	0.795	0.595	0.814	0.762	0.892		
5. Att. Loyalty	5.677	1.141	0.942	0.837	0.708	0.746	0.813	0.692	0.915	
6. Beh. Loyalty	4.929	1.562	0.899	0.748	0.475	0.455	0.489	0.426	0.641	0.865

Notes: bold figures on the diagonal are square root of AVE, correlations are below the diagonal.

To test our hypotheses, we used SEM in AMOS 27.0 (Table 2). The goodness-of-fit statistics related to the three-group unconstrained model show an excellent fit with $\chi^2=549$ (df=117; $p<0.001$), NFI=0.935, CFI=0.948, RMSEA=0.053, therefore we found that the hypothesized multi-group causal structure model fits well across three markets. All hypothesized relationships are confirmed and are statistically significant for all three datasets. The only exception is the hypothesized influence of ECE on brand credibility in the Turkish dataset (H1b Turkey). In Croatia and Slovenia, the influence of ECE on brand credibility is relatively weak. In Turkey, where the brand is less known because it has been in the market for fewer years and consequently consumers were exposed to fewer years of email communication, the relationship is not yet established.

ECE has direct positive impact on trust (H1c) and strong indirect impact via reputation (H1a and H2b). Reputation has a significant positive effect on trust directly (H2b) and via credibility. The direct impact of credibility on trust is relatively weak in all three markets, but statistically significant. The positive chain of effects trust \rightarrow attitudinal loyalty \rightarrow behavioral

loyalty is, as for many similar variance models, also confirmed for the model presented in this study for all three datasets.

Table 2: SEM results and results of path invariance test.

Paths	Standardized β			Path invariance test	
	Croatia	Slovenia	Turkey	$\Delta\chi^2_{(2)}$	p
H1a: ECE \rightarrow Reputation	0.587**	0.501**	0.671**	1.678	0.432
H1b: ECE \rightarrow Credibility	0.142*	0.191**	0.075	2.62	0.27
H1c: ECE \rightarrow Trust	0.182**	0.241**	0.25**	2.479	0.29
H2a: Reputation \rightarrow Credibility	0.661**	0.648**	0.817**	6.828	0.033
H2b: Reputation \rightarrow Trust	0.427**	0.422**	0.558**	9.762	0.008
H3: Credibility \rightarrow Trust	0.25**	0.276**	0.211*	1.01	0.6
H4: Trust \rightarrow Att. Loy.	0.765**	0.842**	0.839**	38.6	<0.001
H5: Att.Loy. \rightarrow Beh. Loy.	0.684**	0.6**	0.665**	6.59	0.001
Unconstrained model fit: $\chi^2=549$, $df=117$, RMSEA=0.05, NFI=0.94					
Structural weights constrained model fit: $\chi^2=1000$, $df=163$, RMSEA=0.06, NFI=0.89					

Notes: * $p<0.05$; ** $p<0.00$; RMSEA=root mean square error of approximation; NFI = normed fit index.

To test the invariance of the model at the structural level, all structural path weights were constrained to be the same in all markets. The constrained model is statistically significantly different from the unconstrained model ($\Delta\chi^2_{(46)} = 451.6$; $p<0.001$).

When invariance was examined at the single path level, we found that the impact of ECE on reputation, credibility, and trust is invariant across all three markets, which is also true for the impact of credibility on trust, although the latter impact is small and not significant for the Turkey dataset. The difference in the impact of reputation on credibility and on trust is statistically significant. It is highest for Turkish customers of the online subscription service, however there is no significant difference for the same relationship between the Slovenian and Croatian market. The influence of trust on attitudinal loyalty is higher in Turkey and Slovenia than in Croatia. On the other hand, the influence of attitudinal loyalty on behavioral loyalty is highest in Croatia, followed by Turkey and Slovenia.

4. Discussion and Implications

The aim of this research was to investigate the behavior of customers of subscription online services by developing a relationship marketing effectiveness model. We showed that the model, with customer trust in an online subscription service as a focal construct, email communication exposure, service provider reputation, and brand credibility as antecedents, and loyalty as an outcome, adequately models customer behavior in markets that differ according to the service's competitive position in the market.

The online legal subscription service used for our research is very well established in Slovenia, where it is a well-known name for this type of service (25 years in the market with more than 80% market share). In Croatia, the service has existed for 10 years and has also captured more than 70% market share during this time, while in Turkey the same service was established only five years ago and competes with a well-established market leader and several other competitors. The fact that email communication is a strong driver of trust and

trustworthy behavior in all three markets is an important finding useful for marketing practitioners, but also a challenging phenomenon for future research. How different segments of customers and potential customers respond to email communications and how to delineate email communications as part of content marketing, marketing automation, and email advertising is an interesting future research question.

In measuring the reputation of a service firm, we found that the customer reputation, service quality and social responsibility dimensions of the reputation construct can be used unambiguously in culturally diverse markets. The other two dimensions proposed by Walsh and Beatty (2007), “reliable and financially strong company” and “good employer” can only be used if customers have some knowledge about the company beyond their experience as users of the service. In our study, this was not the case in the Turkish market, so we omitted these dimensions from our measurement model. The impact of reputation on trust and credibility is highest in Turkey. In our opinion, this is related to the fact that the service is relatively new in the Turkish market and for this reason Turkish customers are more careful in assessing the reputation of the provider. More in-depth research is needed to confirm this assumption.

The lowest impact of attitudinal loyalty on behavioral loyalty in Slovenia can be explained by the fact that most customers in Slovenia have open-ended subscription renewal contracts and are less likely to show loyal behavior. The mean value of behavioral loyalty is also the lowest in Slovenia.

Our research shows that a successful firm in the online subscription market builds its reputation with strong customer orientation, social responsibility, and quality of service. Quality content in email communications and low intrusiveness of email communications are very important in building trust and trustworthy behavior. It helps if the service brand reflects the expertise of the company, however this seems to be less important than the overall reputation of the company and email communication. Managers of online subscription services should pay a lot of attention to email communication to build customer trust and loyalty to their services.

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