Trust and Commitment in Relationship Marketing: The Perspective from Decision Science

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Abstract: This article takes a critical view of the research process commonly found in marketing. It proposes the use of Nomology, a decision science technique that applies meta-modelling to relational marketing concepts such as commitment and trust. It then synthesises some of the recent literature on relational marketing into a two-dimensional structure of a convincing process within a committing process.

Introduction

This article was formed out of a background that includes some criticisms of the process whereby marketing theory is developed. Having graduated with degrees including mathematical statistics to masters level and worked for a few years in the computer industry I spent nearly two decades teaching the quantitative side of various marketing courses and supporting minor dissertations. There was a constant battle between us who were faithful to the quantitative side and its opponents. We kept up the battle because we were concerned to maintain a high standard in our courses. However, later we became concerned with the lack of rigour on the other side. As time went on it became apparent to us that we could not hope to influence the overall package simply by holding a line on quantitative content. We could ensure that the quantitative subjects were well taught and that the statistical surveys were carried out faithfully and interpreted honestly. Unfortunately we did not hold centre stage in the world of academic marketing, and some of those who did had an inadequate understanding of statistical proofs and their use in the process of developing marketing theory.

Flaws With the Process of Research in Marketing

Take for instance the typical usage of statistics in many of the marketing studies I witnessed. A topic was chosen and, after a somewhat random search of the literature, a theoretical framework (usually from marketing) was selected and some research questions were decided upon. Then a sample was chosen and a questionnaire formed that included many questions to be answered using semantic differentials. If there was any argument about the methodology it might be as trivial such as whether or not to use a five-point scale. Typically the Statistical Package for the Social Sciences (SPSS) was applied to the data, often using cross-tabulations to compare answers to all questions with the answers to all other questions. Then the analysis was written around the statistically significant results. Usually this produced fairly predictable conclusions that common sense might have indicated. Occasionally it produced some mild surprises. The remainder of the report was about summarising and explaining. A good report might address the dilemma of how much to believe the surprise results that were supported by statistical significance. So what was wrong with this? It was a misuse of statistics. The conclusions of such research were typically justified by reference to "high R^2 values" without much evaluation of what was meant by "high". There did not seem to be much understanding

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about what could be inferred from similarities between patterns of numerical variations. Nor was much awareness shown that the same could have been achieved using a variety of alternative literatures, hypotheses and questionnaires. There were always some excellent exceptions, for example tests between carefully selected paired examples in which the focus of attention was highlighted in the differences between the pairs. This type of approach of carefully selecting data that focused in a differentiating way on the issue in question often led in direction of investigating a small number of case studies. Unfortunately this route was often frowned upon because of a flawed impression that cases are for teaching and surveys are for research. The emphasis was frequently put on getting large samples to improve statistical significance when it should have been on developing understanding of the theory.

Statistical analysis should be used for the *initial exploration* of ideas if one has a lot of data. It is probably no better than focus groups at this point; it may be cheaper; it may provide some ideas. It is best suited to the end of a project when one wants to put numbers on the strength of some relationship that has already been found; also the results can be compared with how they arise in other situations and times. It should not be used to carry out the central investigative part of a research exploration. A qualitative, not quantitative, approach should be used here. In other words, the researcher should aim to first develop a *deep understanding* of what is happening in the consumers' behaviour with the help of the literature and use this to form relevant hypotheses that can be tested probably – but not necessarily – quantitatively. Cases and the marketing managers associated with cases are an excellent source of qualitatively rich understanding of marketing processes.

How did this excessive use of quantitative surveys creep into marketing academic practice? While this is a generalisation and so consequently flawed, it would seem that many students entering marketing did so because of a lack of ability and interest in the quantitative side. But, when undergoing PhD studies, their supervisors, who were people with a similarly unbalanced background, informed them that they should validate their work quantitatively, in effect by grafting on the application of statistics. This urge for validation led them to deny their instinct to use qualitative approaches to discover what was *actually happening* in a process, and instead they added a quantitative layer onto their research in an inappropriate manner. One merit of this approach is that it ensured that the person being awarded a PhD was properly trained in survey methods.

Let us now consider the same flaw at a deeper level: the lack of rigour in the usage of literature. Maybe this is because marketing grew out of advertising whose practitioners were grounded in art, or the arts, but certainly not in science. Typically it happens likes this. An article gains respectability and then popularity and finally ends up as 'gospel'. The next thing is it appears in virtually every bit of research in appropriate branches of marketing, without any questioning of it. An example is Maslow's (1987) Hierarchy of Needs, with its confusing mix of levels: physical, safety, love, esteem, and self-actualisation. What an imposition on young people who had to carry out surveys using this! I do not question its relevance in marketing research. What concerns me is its uncritical acceptance as a 'brand leader' in marketing knowledge. Before I am accused of condemning marketing without offering a solution let me propose the following in the context of a further criticism. I find that marketing academia is as bad as many other branches of research in holding a territorial or 'market share' approach. There should be greater attempts to make bridges into other disciplines. My solution would be to propose that more effort be put into syntheses within the different branches of marketing and between marketing and other management disciplines and further afield, with the focus on analysis and explanation.

Before introducing my own offering from the field of decision science I will make one further criticism of marketing theory that brings together all the above criticisms in a different way. Marketing theorists occasionally use mathematical concepts incorrectly. A prime example is the use of 'dimensions' and the concept of *independence*. Take, for instance, the pioneering work in the eighties done by Parasuraman, Zeithaml and Berry (PZB) who identified five recognisably different aspects of service quality: *tangibles*, *responsiveness*, *reliability*, *assurance* and *empathy* (Parasuraman et al, 1985, 1988, 1991; Berry et al 1988). Possibly because these aspects arose out of a factor analysis of some survey data and so were independent of one another *to some extent*, they were incorrectly described as 'dimensions'. A cursory glance at them would suggest that these are too inter-dependent to be dimensions. If the tangibles provided as part of some service are flawed does it matter if the service provider is responsive? What use is empathy if the provider is unreliable? In a poster presented at the American Marketing Association's (AMA'97) conference in Dublin in 1997 I suggested that these aspects of service quality are akin to levels (Brugha, 1997). Some of these ideas will be covered below.

Trust: A Precursor of Commitment

In this paper I intend to develop these ideas in the context of Morgan and Hunt's (1994) article on the Commitment-Trust Theory of Relationship Marketing and, in particular, to consider how they concluded that the concepts 'commitment' and 'trust' were important. O'Malley and Tynan (1997) presented an examination with similar intent at the same AMA conference. In "A Reappraisal of the Relationship Marketing Constructs of Commitment and Trust" they suggested that fundamental disagreements within the definitions used militate against inter-disciplinary integration. They argued for a focus on theory building rather than theory testing, and an approach to developing definitions of relational constructs. In this paper I focus on how to develop such definitions.

I chose Morgan and Hunt's article because it is so frequently cited in articles on trust and commitment. What made it different from the many others about trust? In my opinion it was because it avoided the faults I have criticised above. Instead of gathering sets of input and output variables to measure quantitatively they developed the qualitative idea of the *key mediating variable* (KMV) and selected relationship commitment and trust as examples of these. They then developed sets of precursors and outcomes of relationship commitment and trust. They next considered two contrasting models for pairwise comparison. In one the precursors influenced relationship commitment and trust which, in turn, influenced the outcomes; in it trust also influenced commitment. In the alternative model they followed the commonly accepted implied multi-dimensional model that all the precursors influence all the outcomes independently. They explained the difference in the following terms (p.27):

> Note that our model posits that relationship termination costs, relationship benefits, shared values, communication, and opportunistic behaviour – all of which have been associated with important outcomes in past research – influence their outcomes only through the key mediating variables of relationship commitment and trust. Because our extremely parsimonious model permits no direct path from any of the five variables to any outcome, it implies a central nomological status for relationship commitment and trust. A nonparsimonious rival view that is equally extreme would be one positing only direct paths from each of the precursors to each of the outcomes, thereby making relationship commitment and trust nomologically similar to each of the five antecedents.

They then proceeded to carry out research that justified their position more than the rival view. In their justification they referred to Nomology, the science of the laws of the mind and named by Hamilton (1877, pp. 122-8) after the Greek word for law. Nomology is based on the fundamental premise that the choices of intelligent beings tend to follow simple decision rules. This is somewhat akin to Ockam's Razor, to which Morgan and Hunt refer, which suggests that, if two explanations are offered for something, the simpler one is probably correct. I came to Nomology through a desire to understand the structure of qualitative differences between constructs used frequently in marketing, such as Maslow's Hierarchy of Needs and the 4 Ps of Marketing. Nomology applies mathematical logic to the structure of qualitative decision making. Its basic inference is that qualitative structures are not unique to particular subjects, times and regions. They are central to how the mind works and are the reason for similarities between languages and cultures and academic fields. Nomology does not fit into any field; it is a meta-modelling decision science system that suggests that the generic categorisations of human activities should be applicable to every field including marketing (Brugha 1998a, b & c). Using it one could draw from philosophy and psychology, as well as from other areas of management and marketing, to develop an understanding of relationship marketing. So, how does Nomology address the question of the meaning of commitment and trust? These words are just labels for constructs that have arisen over time. To understand them you must presume that they arose in a sensible way, and then examine how they differ from similar concepts. A good starting point would be to compare commitment and trust to see how these concepts overlap. Then it would be important to relate them to other aspects of marketing and any other theory that might be relevant.

We start by asking the question what is trust? At its simplest it would be described as a *feeling*. Where do feelings fit into marketing theory and into philosophy generally? One understanding of consumer feelings in marketing is as *affect* which fits into a triad of *cognition* (occasionally *belief*), affect, and *behaviour* (occasionally *intention*) in consumer research. (See Hirschman, Holbrook et al, 1987; 1982a; 1982b.) In (1982a) they refer to the source of this structure as Scott et al (1979) where it was described as cognition or knowing, emotion or feeling, and *conation* or willing. Scott et al claim incorrectly and without reference that this structure comes from Plato. The terms cognitive, affective and conative also appear in advertising. Barry and Howard (1990) attribute it to Lavidge and Steiner (1961) who refer to it as a classic psychological model. In fact it was Hamilton who first popularised the usage of the terms and credits (1877, Vol. 1, p.186) Cudworth (1838) as the first to use the term conative. Most significantly Hamilton (1877, Vol. 2, Lecture 41, pp. 414-430) got the ideas from Kant's Critique of Judgement (1987, lxxxvii, pp. 15-18) which was published first in 1790; indeed Hamilton specifically refutes the link to Plato. The German philosophers of the time, apparently, were happy about the existence of the knowing and willing dimensions. Kant's contribution was to prove the existence of an intermediate feeling dimension. It seems unfortunate that modern consumer behaviour and advertising researchers did not have the benefit of making the link back to the German school of psychology which was influenced by, and probably also influenced, Kant (Hamilton, 1877, Vol. 2, p.416).

This triad is enormously important in human behaviour. Table 1 shows some of its many nomologically equivalent versions. With Nomology these terms are understood in relationship to each other and not so much using traditional formal definitions, although these may be more appropriate for specific situations. One looks for similar differences and finds associations between the different versions. You *know* what your *needs* are, you *feel* your *preferences*, and your *values* are a matter of *will*. In systems development people move through phases of *analysis*, *design* and *implementation*. This corresponds to working on what you *have,* what you hope to *do*, and bringing the result into *being*.

Table 1. Development Aspects

Marketing	Knowing	Feeling	Willing
Historically	Cognition	Affect	Behaviour
Levels	Needs	Preferences	Values
Systems	Analysis	Design	Implementation
Activities	Have	Do	Be
Location	Soma	Psyche	Pneuma
Feelings	Fear	Anxiety	Resentment
Responses	Faith	Hope	Love
Generic	Proposition	Perception	Push
Commitment	Low	Medium	High

Hamilton also introduced general terms for these concepts of *somatic*, *psychic* and *pneumatic*. These are Greek words for body, soul and spirit (literally wind) and give a feeling of where the impetus for these things resides within one's being. Somatic corresponds to relatively tangible things such as needs that you know about, and that provide a base for development. Psychic corresponds to feelings. Thus trust, being a feeling, can be described as a psychological state (Rousseau et al, 1998). Pneumatic reflects higher aspects of commitment that emerge from one's being.

There are particular feelings that differentiate where one is in terms of these levels or phases. Not having what you need can create *fear*. Having to decide your preference or what you should do can lead to *anxiety.* The pressure on you of having to bring your will to bear on something to bring it into being can cause *resentment*. For each of these there is a response. For fear it is *faith*, a feeling that the future will be good. For anxiety it *hope*, that I can cope. For resentment it is *love,* using my inner resources to apply the required effort to a problem. Being faithful is basic, hopeful is in between, loving is committed.

I have linked them to generic activities to do with developing a *proposition* about what to do, then a *perception* about it, and finally *pushing* through what one wants (Brugha, 1998a). The process is about *developing commitment*. Feelings, therefore, fit into a *transitional* level of commitment. Clearly Morgan and Hunt (1994) are correct when they suggest that trust is a precursor of relational commitment, i.e. the state of commitment having been achieved.

Trust: Requires Being Convinced

We have seen that becoming committed is a process which goes through a feelings phase, and that this phase incorporates trust. The next question to address is what else different to commitment is incorporated within trust. By doing it this way one can discover any other dimension that might be involved. Trust always has an *object*. Would you trust a stranger with your credit card number? It is a question of *evaluating* a situation, of *convincing* yourself about what is happening. Convincing is a dimension that is independent of committing (Brugha, 1998c). Jung (1971) introduced the concepts of *introverted* and *extroverted* to explain the difference between them. He associated a high level on the introverted dimension with the 'will' and a high level on the extroverted dimension with the 'memory'.

The process of convincing, i.e. whereby extroverted evaluations are made, has been considered by Plato, Newman and Lonergan. Plato (Cornford, 1945, pp. 129,130) referred to three parts of the soul: A man is thirsty and so considers having a drink. Having evaluated the idea he changes his mind because it might be bad for him. His judgement, in the end, whether or not to have a drink, arises from a third "spirited" element. Newman (Grave, 1989) developed these ideas more formally into a theology of *conscience*. Conscience, he suggested, (p.27) is "more than a man's own self". There is "a magisterial dictate", "a sense of duty and obligation", "a sense of right conduct" (Grave, 1989, p.60) to follow one's conscience. Lonergan (1968, p.432) described these three aspects as potency, form and act. *Potency* is described as known by intellectually patterned experience, *form* is understood in their relations to one another, and *act* by making reasonable judgements. I have described them as three levels or stages of becoming *convinced*: the first *technical* or *self* orientated, the second relating to *other* (people), and the third *situational* (Brugha, 1998c).

Trust reflects a high point in a process of becoming convinced about some situation where, according to Jung, 'memory' is important. We use our emotional memory to check if there is any evidence in the past to suggest that someone is not trustworthy. Trust is a feeling that one holds in a particular situation. You would trust your best friend in most situations, but not to drive you home if he or she was drunk. A nomological definition of trust might be: trust occurs when one is convinced about one's feelings in favour of some situation. Thus trust fits into a two-dimensional categorisation in which each dimension has three levels or stages. The convincing process operates within the committing process. An example from the development of information systems (e.g. Whitten, Bentley and Barlow, 1989) is the systems development life cycle (Table 2). The analysis phase is brought through three stages to *define* what should be done. The first stage reveals what is technically feasible, the next what is required by and acceptable to the participants, and the third deals with the business situation and other contexts. There is a strong sense that doing this in a different order would be wrong, although often these activities occur in parallel. Why offer end-users a system that is technically infeasible? The high point of the design phase is when one trusts one's judgement sufficiently to invest an enormous sum in a new computer system. The implementation phase is about the commitment process, i.e. bringing the system into being, firstly technically, next with the end-users, and finally operationally.

Table 2. Systems Development Life Cycle activities

	Technical	**Others**	**Situational**
Analysis	Survey project scope and feasibility	Study current system	Define the end-user's requirements
Design	Select feasible solution from candidates	Design the new system	Acquire computer hardware and software
Implementation	Construct the new system	Deliver the new system	Maintain and improve the system

Using this two-dimensional understanding as a generic structure I have reconstructed various partial such systems (Brugha, 1998c). One of these (Table 3) came from Jung's (1971) types of personality orienting functions. When compared to the systems development lifecycle they are clearly also stages of a thinking process. They put trust into the context of related activities and set the stage for later evaluations of usages of trust. This should clarify the distinction between trusting and believing. "I don't trust him" means more than "I don't believe him". It also means "I feel that I would not invest a lot in a commitment to him or with him". Furthermore, faith is more general than belief, as is hope more general than trust. The differences between faith, hope, belief, trust and confidence are such as to require a nomological structure to help explain them. Some languages, for example French, do not have equivalences for all these terms.

Table 3. Thinking Stages

	Self	**Others**	**Situational**
Faith	Intuiting	Recognising	Believing
Hope	Sensing	Learning	Trusting
Love	Experiencing	Understanding	Realising

This structure also operates as levels. Another reconstruction is Maslow's Hierarchy of Needs (Table 4) as levels of needs, preferences and values (Brugha, 1998c). Within each row and column the differences in the terms reflect very clearly and simply the corresponding stages on each dimension. This contrasts with terms such as safety and self-actualisation in the original version which are too different to be meaningful.

Table 4. Levels Of Development

	Self	**Others**	**Situational**
Needs	Physical	Political	Economic
Preferences	Social	Cultural	Emotional
Values	Artistic	Religious	Mystical

This places trust on the emotional level. The link between thinking stages and levels of development is exhibited strongly in personality types (Brugha, 1998c & d). The emotional type of person considers trust to be a very important issue. Their typing often arises because of some hurt that they received in the past. They tend to be vulnerable to being hurt again. Hence it makes sense that Moorman, Zaltman and Deshpande (1992) would define trust as the willingness to accept vulnerability. However, a problem with this and many other definitions of trust is that they can be too specific, or encapsulate only one insight from what is a many faceted concept. There are so many valid representations of this structure that the normal form of definition used in marketing can be inadequate for important and general concepts such as trust. One more comes from a revisit to PZB's aspects of service quality mentioned above. In this reconstruction I have included four additional levels of service in Table 5 (Brugha, 1997).

Table 5. Levels Of Service

	Technical	**Others**	**Situational**
Cognitive	Tangibles	Responsiveness	Reliability
Affective	Assurance	Empathy	Satisfaction
Empowerment	Technical E.	E. In Relation to Others	Situational E.

The word 'conative' has been replaced by 'empowerment' to reflect the highest level of commitment to customers. At the technical level it connotes the idea of empowering a customer to carry out minor repairs. At the level of others it relates to using the understanding that the customer is also a service provider to others. The highest form of service empowers the service user in the situation in which the service will be used. Corresponding to trust there is the idea of service *satisfaction* where the customer is fully convinced on the affective or feelings level that everything possible has been done that one could reasonably have expected. On the affective level assurance and empathy build towards satisfaction. This fits very well with Morgan and Hunt's (1994) description of communication as a major precursor of trust.

They also found that satisfaction helps to build commitment and that a committed person will believe that a relationship is worth developing as a long-term investment.

Trust is best understood as a stage in a process of developing relationship. This and some of the other concepts developed above could be incorporated into a definition as follows. *Trust occurs when one is sufficiently satisfied or convinced about one's feelings in favour of some situation to make an emotional investment and move to a high level of commitment.*

A Synthesis of the Literature on Trust and Commitment in Marketing

In this section I apply the approach used above to synthesise some of the literature on trust referred to in the papers at the 1997 AMA conference. The result should not be seen as a definitive set of relational marketing constructs. However, it could provide a basis for some research. Most popular of all was that by Morgan and Hunt (1994) who use commitment to mean 'being committed' and not as I use it as a process and one of the dimensions.

Gundlach et al (1995) see commitment as having three components that correspond closely to the technical / self, others and situational above. There is the *instrumental* component in which one of the parties creates a self-interest stake in the relationship. Then there is the *attitudinal* component, and finally there is the *temporal*.

Callaghan et al (1995) combined aspects of Morgan and Hunt (1994), of Gundlach et al (1995), and of Parasuraman et al (1985) to produce four dimensions (sic) of a relationship marketing attitude: *trust, bonding, reciprocity* and *empathy*. Although not dimensions they are quite independent. Trust is affective and situational, empathy affective relating to other people. Reciprocity is close to a political concept, and so is cognitive and relates to others. Relational bonding has been considered by Halinen (1994) as comprising *attraction*, trust and commitment. Attraction is described as basically an interpersonal phenomenon and so corresponds to the social level in Table 4, the self-orientated affective aspect. Bonding has not been included because it overlaps with some of the others. Between them they provide coverage of most of the nine aspects of relating (see Table 6).

Table 6. Structure Of Relationship Marketing

	Technical / Self	**Others**	**Situational**
Faith	----	Reciprocity	Predictability
Hope	Attraction	Empathy	Trust
Commitment	Instrumental C.	Attitudinal C.	Temporal C.

O'Malley and Tynan's (1997) reappraisal of the constructs of commitment and trust produced similar results. I have suggested that trust is both a stage and a level; they described it as an "*orientation* - based on the faith or confidence that B will behave with integrity – which allows A to increase its vulnerability to B". Their reference to broader concepts of faith and hope (from Gundlach and Murphy, 1993) fits my (Brugha, 1998a, c) distinction between faith being built at the cognitive level up to a high point of belief, and hope being built at the affect level to a high point of trust (see Table 3). Associating faith, hope and love, corresponding to the highest level of commitment, helps to show the further benefits of abstraction of the concepts through putting them into a broader context of general human behaviour.

An advantage of being able to look at these concepts two-dimensionally is that it helps to understand the relationships between them. In particular one can distinguish between components and precursors of relating aspects. I would see faith as a precursor of hope and trust as one of the components of hope. O'Malley and Tynan (1997) see faith as a *component* of trust as does Patricia Gurviez (1997). On the other hand, Rempel, Holmes and Zanna (1985), on whose article Gurviez's work is based, describe predictability, dependability and faith as *antecedents* of trust. Although 'antecedents' is the term more commonly used in the literature, along with Morgan and Hunt (1994) I prefer to use 'precursor'. It gives a stronger sense of necessary precondition and not just preceding in time. From Table 5 one can see that dependability and predictability are cognitive aspects that correlate with responsiveness and reliability. As part of this synthesis of the literature on Relationship Marketing I will include *predictability* in its appropriate place in Table 6, but retain *reciprocity* in preference to *dependability* because it is supported by more authors and gives a stronger sense of relationship at the political level.

Most studies of trust relate it to other aspects of relationships. A contrasting short contribution at the AMA conference was Murphy and Gundlach's (1997) Typology of Trust in Business consisting of five types each with three levels: *individual*, *cultural* and *organisational*. Clearly these correspond to the three convincing types; see Table 4 for example. Their five types were *calculable* which is essentially economic (Table 4), *verifiable* which corresponds with learned (Table 3), *reciprocal* which is political (Table 4), *earned* which is experiential (Table 3), and *blind* at the highest level. Their description of blind as corresponding to "situations that most people would agree do not warrant trust" could correspond with love (Table 3) or with the mystical (Table 4), a situational level which is not explainable in terms of thoughts or feelings. While not tested empirically this exercise is consistent with my (Brugha, 1998c) structure of development decision-making and further confirms the sense that trust itself can be broken into levels that follow the pattern in Tables 3 and 4 above.

Conclusion

I started this exercise very critical of the way research is carried out in marketing. At this point I would have to admit being impressed by the achievements of the authors referred to above. A lot of hard work and diligent research has produced a critical mass of information about constructs such as trust and commitment. On the other hand, at times it appears excessively complicated and not likely to be easily handed over to managers as usable tools. The point made at the start that statistics should be used either for exploratory research or for measuring at the end the strength of known relationships seems to have been born out. Most of the studies I reviewed appear to be exploratory tests of incomplete theories. The best of them were about theory generation but lacked a framework within which to operate, and so led to critical – although subtle - misinterpretations of research such as Gurviez's (1997) calling antecedents of trust components. Misunderstandings of fundamental concepts such as independence remain, e.g. the misuse of 'dimensions': in one case finding 45 dimensions (sic) of relationship (Ward et al, 1997). I conclude by reiterating my belief that research in marketing could benefit from taking a broader view not only conceptually but also one that encompasses what has been learnt in other disciplines.

Acknowledgement: I would like to thank Joseph Coughlan of Dublin Institute of Technology for his helpful comments on an earlier draft.

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