Trust in a long-term relationship : the customer, the firm and the sales-representative.

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The importance of trust on relationship stability and customer loyalty seems to be clear for quite a long time now. But, analysing the different researches, a lack of consideration of the two possible dimensions of trust appears. The industrial customer can develop a feeling of trust in the firm as an entity, an organisation with its history, its structure and its strengths and weaknesses. But he can also develop this feeling of trust in the sales-representative, as a person, with his own characteristics, personality and his similarity or dissimilarity with the buyer.
After a literature review on both long term relationships on industrial markets and customer trust, an empirical study on about 120 loyal industrial customers is presented. Relationships between the different dimensions of trust and buying behaviour stability, commitment and trust, are tested.

Keywords: trust, long term relationship, loyalty

Trust in a long-term relationship : the customer, the firm and the sales-representative.

Looking at industrial marketing literature over the past two decades, it seems that buying behaviour stability has always been considered as a key research question.
For example, at the beginning of the 80's the IMP approach began to study and analyse the evolution and development of the customer - supplier relationship over time (Hakansson 1982). Whatever the characteristics of the buyer and the seller, it has been observed that industrial customers are generally involved in long lasting relationships with their suppliers. Therefore, it is obvious since these first works that transaction-based analysis can not capture the essence of customer buying behaviour. Working on this idea, some authors have even characterised customer - supplier long term relationships as a mutually beneficial union similar to a marriage (Dwyer & al. 1987) involving mutual costs and benefits for the two parts.

But even if relationship based analysis is now admitted for business to business markets, a lot of work still to be done to achieve a deep understanding of the reasons why such long term relationships develop and maintain. One can easily understand the motivations for suppliers to be involved in stable relationships. With a stable basis of customers across time, organisations become more competitive and strong faced to their competitors. But as far as customer motivations are concerned, the explanations seem to be less obvious...

Among the antecedents of buyer stability (or customer loyalty), trust appears to be of major importance (see for example : Anderson & Weitz 1989, Doney & Canon 1997, Ganesan 1994, Morgan & Hunt 1994, Moorman & al. 1992 and 1993). As a matter of facts, trust appears to be one of the most widely studied antecedents of industrial buyers' loyalty (with commitment and satisfaction). It is generally defined as "*the willingness to rely on an exchange partner in whom one has confidence*" (Moorman, Zaltman and Desphandé 1992) and according to the large majority of the researches, its mechanisms seem quite clear. Customer's perception of supplier's trustworthiness begins to appear when the customer is convinced that the other party is honest, credible and benevolent. After a period, the feeling a trust takes place in the mind of the customer and its benefits on the relationship begin to develop. The customer's willingness to maintain the relationship increases, and he focuses on the long term benefits of the relationship.

The importance of trust seems to be clear in the majority of the researchers. But, analysing the different researches, a lack of consideration of the two possible dimensions of trust appears.
In fact, the customer can develop a feeling of **trust in the firm** as an entity, an organisation with its history, its structure and its strengths and weaknesses. But he can also develop this feeling of **trust in the sales-representative**, as a person, with his own characteristics, personality and his similarity or dissimilarity with the buyer. According to Doney & Canon (1997) *"although trust can be engendered in a supplier firm and its salesperson, the existing marketing research focuses on one or the other target, not both."*. In their article, Doney and Canon have studied the impact of these two aspects of trust on supplier choice and future buying behaviour. But what about existing long term relationships? Several questions exist :

- Does a low level of trust in the firm (or in the sales-representative) can be compensated by a high level of trust in the sales-representative (or in the firm)? If so, is it possible to differentiate regular buyers on the basis of the kind of trust that helped them to build this relationship?
- At the opposite, does a high level on the two kinds of trust appears to be necessary for regular buyers? In this case, taking into consideration one or the other of the two dimensions would not be a problem.
- At an other level, what can we learn about customers motivations to stay with their supplier by taking into consideration those two kinds of trust? Does one of the two dimensions has a deeper impact on the other antecedents of buyer stability (commitment and satisfaction)?

This paper will, then, focus upon the two dimensions of trust (trust in the firm an trust in the sales-representative) and their role and importance in the understanding of industrial buyer stability.

A literature review (based on the Interactive Stream, the Relationship Marketing researches, Organisational Buying Behaviour and Customer Loyalty) focuses on the role of trust on business to business relationship stability. The literature review leads to the proposition of a conceptual model that is tested by a quantitative study on about 120 customers selected on the basis of the regularity of their purchases with one supplier. This study reveals the existence of differences between the regular buyers on their levels of trust in the firm and trust in the sales-representative. The existence of a possible compensation between the two dimensions of trust is shown. The differences of effects on commitment and satisfaction are, too, put into evidence.

Long term relationships on industrial markets

stable and durable relationships

For several years now, the Interactive Approach and the Relationship Marketing stream propose a temporal vision of purchase behaviour of industrial customers. These two research streams have in common the fact of being interested in the long term relationships between industrial customers and suppliers.

The interactive approach poses, indeed, the problem of the duration of the relationship between the customer and the supplier. Since the first works, the researchers deduced from their observations that the two parts wish, in general, to develop durable relationships (Hakansson 1982). In continuity, the researchers in relational marketing concluded that the particular process of interaction in industrial markets involves a spreading out of the relationships over time, i.e. at the existence of stable relationships in the long run (Anderson and Narus 1990; Gadde and Mattson 1987; Gummesson 1994, 1997; Magrath and Hardy 1994). For Brennan and Turnbull (1997), it is even clear that long term customer – supplier relationships occur very often and are an important characteristic of industrial markets.

More, one cannot understand these relationship without looking at the individual level within the firms. As a matter of fact, according to the interaction approach, industrial customer - supplier relationships are supposed to evolve and mature over time in five stages: Stage 1, the pre-relationship stage; Stage 2, the early stage; Stage 3, the development stage; Stage 4, the long-term stage, and Stage 5, the final stage (Hakansson 1982).
Many relationships seems to reach the fourth stage and become successful and long lasting. The relationship between the customer and the supplier is dependent, at this stage, of the existence of strong contacts between the two parts, and more precisely between individuals. As a matter of fact, the basis for long term relationships between two firms is good and long-lasting relationships between individuals within the two organizations. Social bonds between the individuals can be considered as “the glue that holds individuals together” (Wilson 1995) and the glue that holds firms together in an extended vision.

But a problem has to be noted. If a great part of the authors lets think that this type of relation is normal on industrial markets, some specify that the establishment of long-term bonds does not intervene in all the cases (Ford 1982). It was even shown that the American companies lose on average 50% their customers in five years (Reicheld 1996).

Customer loyalty is, then, of major concern for industrial supplier. And within this preoccupation, the reasons why a customer may become loyal is one of the main research stream, for industrial customers as well as for individual consumers.

Literature on consumer loyalty

One can not study industrial loyalty without having a look at consumer loyalty literature that gives all the basis of the understanding of the phenomenon.

Literature on consumer loyalty to brands provides an important basis for research. It was developed very early (for example Guest in 1944 in the Journal of Applied Psychology). Before the end of 70’s the major part of research on loyalty definition was carried out. Researchers have concluded to a decomposition and a definition of loyalty into two dimensions: behavioural and attitudinal. They developed an impressive number of definitions and conceptualizations, summarized in 1978 by Jacoby and Chestnut. The authors listed three types of definitions of fidelity:

- Behavioural: based on the last purchase episodes.
- Attitudinal: founded on attitude, preference and intentions of the consumer with the brand.
- Composite: using the two approaches simultaneously.

In the first researches, loyalty was only defined according to the behavioural approach. Loyalty was reduced to a frequency of purchase, a rate of re-buy, sequences of purchase, etc. But the capacity of forecast of these behavioural approaches was not completely satisfactory. Loyalty has been, then, defined according to one or more psychological variables: preferences, satisfaction, etc.. However, the capacity of forecast of these approach was not more satisfactory than the behavioural one's. Composite approaches, where loyalty is defined at the same time by behaviours and attitudes, began then to appear.
This type of approach of loyalty can be found for the first time in the works of Day in 1969. This approach quickly developed and, at the end of the Seventies, a large majority of the authors adopted the idea that these composite approaches were adapted (most realistic and most complete) to understand consumer loyalty. Jacoby and Chestnut (1978) gave the first global definition of loyalty, that is still the best one can find event today :

"(1) the biased (i.e. non random), (2) behavioural response (i.e. purchase), (3) expressed over time, (4) by some decision-making unit (5) with respect to one or more alternative brands out of a set of such brands, and (6) is a function of psychological (decision making, evaluative) processes"

We will, then, consider this definition for the rest of our research, as a basis for understanding long-lasting relationships.

Customers loyalty on industrial markets

In highly competitive contexts, industrial companies are largely concerned with preventing their best customers to leave them for one of their competitors. After having tried out quality and satisfaction policies, most of them realize now that the key success factor to keep their customers resides in the capacity to transform them into loyal buyers. In other words, suppliers have to give customers desire to stay active in the relationship.

The positive aspects suppliers can take away from loyal customers are important:

- "loyal customers tend to buy more, and more regularly, and they often act as active advocates of the products and services of a company" (Nourissat 1994; Reicheld 1996).
- loyal customers are less sensitive to the price charged (Krishnamurthi and Raj 1991; McGahan, Ghemawat 1994; Reicheld 1996).
- loyal customers are easier to serve, the supplier already having all commercial information necessary about it (Nourissat 1994).
- maintaining a relationship with an existing customer is much less expensive for the company than recruiting a new customer (Reicheld 1993; Reicheld and Sasser 1990). Shouted (1996) estimated, for example, that maintaining a customer is five times less expensive that the recruitment of a new one. Johnston (1996), McGahan and Ghemawat (1994) or Binder et al.. (1990) have also advanced the same type of arguments.

Determinants of customers loyalty

The first researchers which really stressed the importance for the suppliers to know the determinants of customers' repeated purchase behaviour, in order to be able to adapt marketing policies, are Dwyer, Schurr and Oh in 1987. They noted that "the lack of attention to antecedent conditions and the processes for buyer-seller exchange relationships is a serious omission in the development of marketing knowledge ". At the same time, Gadde and Mattsson (1987) estimate that it "is important to analyze the factors causing long term relations because customers reactions to marketing efforts probably will differ depending on these factors". Thereafter, many researches relating the importance of the antecedents of long term buying on the success or the failure of the relationship can be found since the beginning if the 90's, such as for example in work on the customer - supplier relationships of Anderson et al.. (1994); Ganesan (1993, 1994); Grönroos (1995); Gundlach et al.. (1995); Heide and John (1990, 1992); Morgan and Hunt (1994); etc.

Looking at the literature on industrial relationships over the past two decades, five variables constitute the main explicative factors of regular and stable industrial buying behaviours. First, it is generally admitted that "trust, commitment to the exchange relationship and satisfactory performance, are the important characteristics of a good buyer - seller relationship" (Han, Wilson and Dant 1993).

Although one can find an important number of definitions of industrial customer satisfaction in the literature, the concept "is defined most frequently as a positive affective state resulting from the appraisal of all aspects of a firm's working relationship with another firm" (Geyskens, Steenkamp and Kumar 1999).

Since 1992, the vast majority of the definitions of the industrial customer's trust towards his supplier(s) is based on the works of Moorman, Zaltman and Desphandé (1992). They present trust as "the willingness to rely on an exchange partner in whom one has confidence".

As far as commitment is concerned, the concept has been widely investigated in the literature, and the diverse perspectives of the researches have lead to a variety of definitions, creating quite a confusion (Kim and Frazier 1997). Derived from some of the most important researches carried out (Anderson and Weitz 1992; Dwyer, Schurr and Oh 1987; Moorman, Zaltman and Desphandé 1992; and Morgan and Hunt 1994), the concept can be defined as the willingness of the customer to develop and maintain his relationship with a particular supplier.

Trust on industrial markets

Impact on the length of the relationship

Many research made it possible to show that trust is "determining in the continuity of the commercial relationships" (Guibert 1999). Morgan and Hunt (1994) explain, for example, that commitment and trust are key elements because they develop a long-term perspective in the mind of customers instead of a short term vision of the advantages they could find with an other partner. Trust, thus, reduces the propensity of customers to leave their supplier. It is one of the elements of a relationship to which the two parts attach a very great value. It brings both customer and supplier to preserve this privileged situation and to act in the direction of the stability of the relationship (Geyskens et al.. 1996; Hallén et al.. 1991).

Ganesan (1994) explains the influence of trust over the duration of the relationship by three elements:

- it reduces the perception by the customer that his supplier can have an opportunistic behaviour
- it allows the customer to think that the small inequalities occurring in a short term perspective will be compensated in the long run
- it reduces the costs of transaction in the exchange relationship

If trust makes it possible to develop a long-term relationship, it will in turn benefit from the duration of the relation and will grow with time (Donney and Cannon 1997). Once the process is engaged, trust influences the duration of the relationship and is, at its turn, reinforced (Anderson and Weitz 1992).

It thus appears clearly that trust is one of the key elements for the existence of a repeated purchase behaviour on behalf of the customer. More, trust is one of the main attitudinal basis of customer loyalty.

The antecedents

Whereas many research topics on industrial markets have been based during a long period on conflict and competition, things have changed in the early 90's. Researches moved from the conflict approaches of the relation, and a significant number of studies on trust appeared (Andersson and Al 1996).

It is important before being interested in the definition of the concept, to understand the bases of customer's trust in his supplier. Mayer and Al (1995) underline, indeed, that there is "a lack of clear differentiation between the factors that contribute to trust, trust in itself, and outcomes of trust". It is necessary to separate the concept from its antecedents, in order to have a better understanding of the nature of trust, to propose a definition of the concept and to determine its consequences.

What Mayer and Al (1995) call "the factors which contribute to trust" corresponds to the foundations on which the trust of the customer will be able to build itself within the framework of customer - supplier relationship.

Research in psychology, and in particular Rotter (1967), considered that propensity to be trustful is a part of global personality. The individual has or not this particularity and this naturally leads to be trustful or not (Wilson and Jantrania 1997). Part of research in marketing was based on this type of work to define trust (Dwyer and Lagace 1986).
The majority of work in industrial marketing, however, took a different point of view. Instead of explaining trust based on customer's specific characteristics (personality), the researchers tried to explain it thanks to customer's perception of supplier's characteristics. One considers trust by the perception by the customer of the supplier trustworthiness, and not by a predisposition of the customer to being trustful.

Mayer and Al carry out in 1995 a synthesis of the characteristics of the companies which are said to be determinant elements of trust. The various researches they studied indicate between one and ten characteristics leading the customer to perceive that its partner is trustworthy. However, they reached the conclusion that "three characteristics […] generally appear in the literature: competence, integrity and benevolence".

- competence or credibility reflects the capacity perceived of the supplier to fulfil his role (Fenneteau and Guibert 1997) in an "effective and reliable" way (Ganesan 1994), as well as the perception of the customer whom it can count on the supplier (Donney and Cannon 1997; Kumar and al. 1995).
- integrity "refers to the fact that the partner is animated by principles which are acceptable" from the point of view of the other part (Fenneteau and Guibert 1997). One finds the same idea under the term of honesty, i.e. the feeling which the test will fill his role and will be sincere (Geyskens and Al 1996; Morgan and Hunt 1994; Scheer and Stern 1992).
- benevolence or goodwill is perceived by the customer when he is persuaded that the intentions and the motivation of the supplier are beneficial for him (Ganesan 1994, Geyskens and Al 1996; Donney and Cannon 1997).

Consequently, when the customer perceives that his supplier is honest, competent and benevolent, it has a presentiment of that this partner is trustworthy. The conditions are then met so that confidence is established.

Trust in the company and trust in the interlocutor

The large majority of work in industrial marketing on customer trust in his supplier, understands by "supplier" the company taken as a whole (Lewis and Weigert 1985).

However, "the participants in the process are of two types: the organization and individuals" (Laurent 1984). Trust is, thus, not only a matter of relationship between two companies, but is also a matter of relationship between individuals (Doney and Canon 1997). In fact, trust between a customer and a supplier includes at the same time the trust of the customer in the company and the trust of the purchaser in his interlocutor within this company. However, it is very difficult to find researches dealing at the same time with trust towards the interlocutor and trust towards the company(Doney and Canon 1997).

Works of Swan, Trawick and Silva (1985), Ganesan (1994) or Doney and Canon (1997) made it possible to highlight that trust towards the interlocutor and the company follow the same kind of logic: the customer trusts the other part (a company or a person) because it is convinced of his integrity, its competence and its benevolence.

Measure of trust

The analysis of the literature on trust emphasizes on two points:

- trust develops when the customer is persuaded of the integrity, the competence and the benevolence of his partner. The customer is able to trust his supplier if he feels these three elements.
- trust in industrial markets is divided into two: the confidence of the customer towards his principal interlocutor (generally a salesman or the person in charge for the sales) and the confidence of the customer towards the company supplier as a whole.

trust in the company

Among researches on inter-organisational trust many authors proposed a measure of customer trust in the company. The more representative one's can be synthesised in the following table:

	sample	Items example	#items	α
Anderson & Weitz 1989		- how much you trust the principal to be fair	2	0.84
Doney & Cannon 1997	678 members of the "National Association of Purchasing Management"	- this supplier keeps promises it makes to our firm - this supplier is not always honest with us (R) - we believe the information that this vendor provides us - this supplier is genuinely concerned that our business succeed - when making important decisions, this supplier considers our welfare as well as its own - we trust this vendor keeps our best interest in mind - this supplier is trustworthy - we find it necessary to be cautious with this supplier	8	0.94
Geyskens et al. 1996	453 car sellers in the USA, 309 in Holland	- our organization can count on the supplier to be sincere - when making important decisions, the supplier is concerned about our welfare	5 5	0.85 0.93
Morgan 1991; Morgan & Hunt 1994	199 independent car retailer; 204 independent car retailer	*in our relationship my major supplier* - cannot be trust at times (R) - is perfectly honest and truthful - can be trusted completely - can be counted on to do what is right - is always faithful - is someone that I have great confidence in - has high integrity - is someone that I can depend on to do the right thing - is very unreliable (R)	9	0.94
Moorman et al. 1992, 1993	1558 market study users	- if I or someone from my department could not be reached by our researcher, I would be willing to let my researcher make important research decisions without my involvement - if I or someone from my department were unable to monitor may researcher's activities, I would be willing to trust my researcher to get the job done right - I trust my researcher to do things I can't do myself - I trust my researcher to do things my department can't do itself - I generally do not trust my researcher (R)	5	n a

The measure suggested by Doney and Cannon (1997) is highly reliable (the coefficient alpha is higher than 0.9) and was created and tested for industrial purchasers. It mixes, however, items on trust in the company and items on trust in the salesman (items 3 and 6). The measure of Moorman et al. (1992,

1993) was built for customers of survey firms. It thus is more indicated for research in marketing of the services, which is not our purpose. As for
Anderson and Weitz (1989) and Geyskens et al.. (1996), they do not give all the items their scales of measurements, and their scales present coefficients alpha lower than that of Doney and Cannon or Morgan and Hunt.

The measure of Morgan (1991), taken again by Morgan and Hunt (1994), was developed to be adapted specifically to the inter-organisational context. It results from the adaptation of a measure used and tested in another discipline: the "Dyadic trust scale" (SDR) of Larzelere and Huston (1980), built at the base to measure confidence in a couple, but "having an important
discriminating validity for confidence in general" (Morgan 1991). It was tested on independent car retailer, and has an important reliability (the coefficient alpha is equal to 0.94).

We thus choose to use the measurement of Morgan (1991) for our research.

Trust in the salesperson

Researches proposing a measure of trust in the salesperson (or, more generally, towards its principal interlocutor in the supplier) appeared in the Seventies with work of Busch and Wilson (1976). But these researches especially developed since the beginning of the Nineties.

Within the framework of a meta-analysis on trust in the salesman on industrial markets, Swan, Bowers and Richardson (1999) propose a detailed synthesis of measurements of this kind of trust. The measurement of trust in the salesperson can be done at various levels: considering the specific behaviour of the salesman, the characteristics of the salesman, and/or global trust in the salesman. They present 15 scales, specifying for each one: the sample, the items, the number of dimensions of the scale, the number of items per dimension, the level of measure, and the coefficients alpha by dimension:

It was rather difficult to choose a scale among all those presented in this meta-analysis. We thus proceeded by elimination: first looking at the population on which the scale had been tested, then looking at the reliability of the scales (through coefficients alpha presented by the authors), and finally to the validity.

The only measure which meets the three conditions: test on a similar population, reliability, convergent and discriminating validity, is Doney and Canon (1997) one's:

measure	Test on a similar population	reliability	validity
Bush and Wilson 1976			
Crosby, Evans and Cowles 1990		✓	✓
Doney and Cannon 1997	✓	✓	✓
Ganesan 1994		✓	✓
Harmon et Coney 1982	✓		
Hawes, Mast and Swan 1989	✓		
Hawes, Rao and Baker 1993	✓		
Hawes, Strong and Winick 1996	✓	✓	
Henthorne, LaTour and Williams 1992	✓	✓	
Lagace et al. 1991			
Lagace and Gassenheimer 1991			✓
Lagace and Marshall 1994			
Sharma 1990		✓	
Strutton, Pelton and Tanner 1996		✓	
Swan et al.1988	✓		

We thus choose to use the measure suggested by Doney and Canon (1997).

Empirical study

Research design

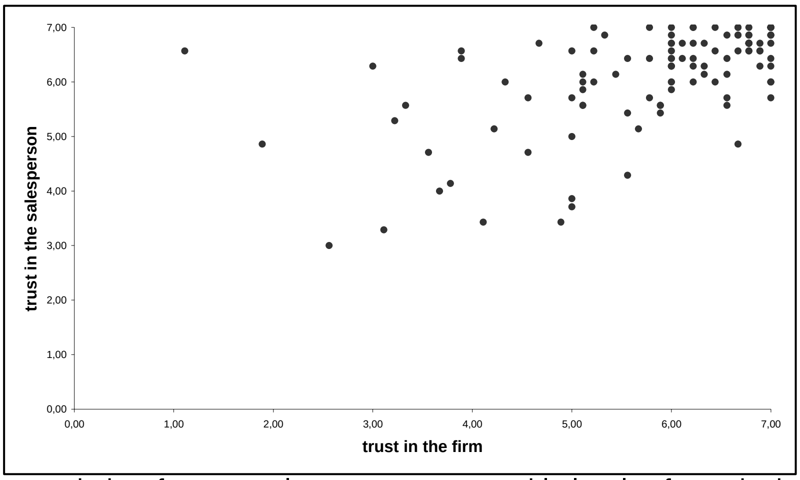
A quantitative study based on 117 questionnaires was filled by industrial buyers that can be characterised by a regular and stable buying behaviour with one of their suppliers. To be sure that the interviewees were real regular and stable buyers, we asked five suppliers to make a selection of their customers on this characteristic. 423 customers came out of this process, and nearly 28% sent back our questionnaire.

Customer were questioned on their relationship with their supplier : satisfaction, trust (in the firm and in the sales-representative) and commitment. They were questioned too on their present and future buying behaviour.

Levels of trust in the firm and trust in the salesperson

Our first research question was: “does a low level of trust in the firm (or in the sales-representative) can be compensated by a high level of trust in the sales-representative (or in the firm)? If so, is it possible to differentiate regular buyers on the basis of the kind of trust that helped them to build this relationship?”.

To answer this question, we calculated the medium score on the items of trust in the firm and trust in the salesperson and compared it for each individual. The results are presented in the following diagram:



In fact, the large majority of our sample presents comparable levels of trust in the firm and trust in the sales-representative. Except for 6% of the individuals, medium scores present less than 1 point of difference between the two variables. More, 83,4% of our interviewees present medium score higher than 5 on the two variables.

In other words, our regular and stable buyers are confident in both their salesperson within the supplier and in the supplier as a firm. It is, so, impossible to differentiate regular buyers on the basis of the kind of trust that helped them to build this relationship.

The interesting point is that trust in the firm and trust in the salesperson appear to be two conditions for long lasting relationships. As our customers present high scores on the two variables and are assumed to be loyal customers, we can conclude to the fundamental aspect of these two elements in the stabilisation of relationship. To be loyal, a customer needs to be confident in his supplier and his salesperson.

This conclusion answer positively to our second research question: “does a high level on the two kinds of trust appears to be necessary for regular buyers?”

Antecedents and consequences of global trust, trust in the salesperson and trust in the firm

Our third research question was dealing with customers' motivations to stay and the links between the antecedents of buyer stability: "what can we learn about customers motivations to stay with their supplier by taking into consideration those two kinds of trust? Does one of the two dimensions has a deeper impact on the other antecedents of buyer stability (commitment and satisfaction)?". To answer this question, we have studied: the impact of trust on relationship stability, the impact of satisfaction on trust, and the impact of trust on commitment. For each analysis, we considered trust in the firm, trust in the salesperson and global trust (firm + salesperson).

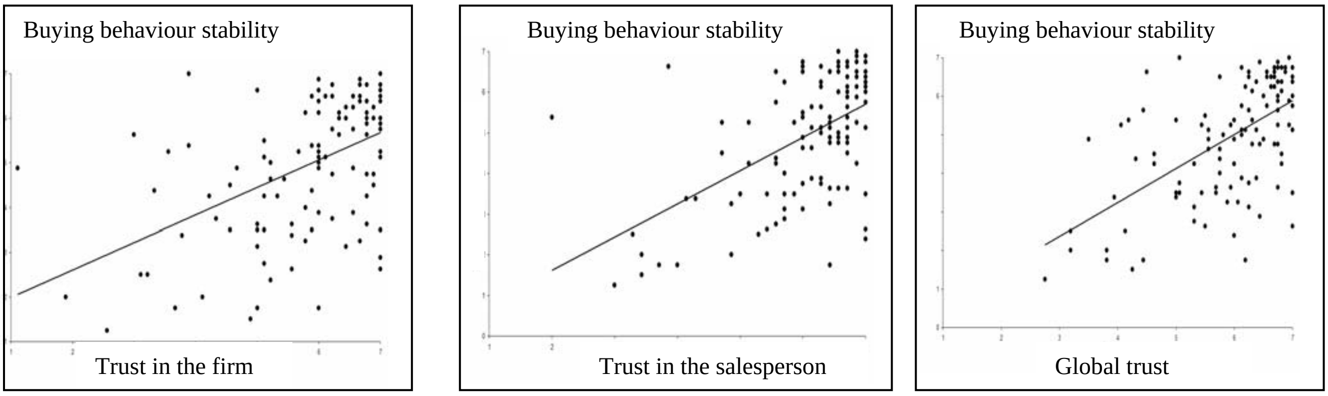
Impact of trust on relationship stability

Three parallel analysis have been done to estimate the link between trust and buying behaviour stability:

- relationship between trust in the firm and buying behaviour stability
- relationship between trust in the salesperson and buying behaviour stability
- relationship between global trust (firm + salesperson) and buying behaviour stability

After having calculated the medium score on the items of and buying behaviour stability, trust in the firm, trust in the salesperson and global trust, we looked at the correlation between the two variables: positive or negative, and strength. After that we built regression models when it was relevant.

The following graphs represent the average scores of trust compared to the scores of satisfaction on which we reveal the regression line. The three graphs reveal a positive correlation between the two antecedents of long term relationship.



More, the correlation levels are the following :

- between trust in the firm and buying behaviour stability it is medium, since it reaches 0.496.
- between trust in the salesperson and buying behaviour stability correlation is medium (0.539)
- between global trust and buying behaviour stability correlation is medium to high (0.580).

Linear regressions lead to the following results:
For trust in the firm and buying behaviour stability, we observe that R2 is 0.246 and the F test is significant to 0.001. The normality of the distribution of the residues is established apart from 7 individuals over the 117 (that is to say 6%) and we were able to reject the assumption of autocorrelation of the terms of error (test of Durbin-Watson = 2.291, significant for a threshold of error of 1%).
For trust in the salesperson and buying behaviour stability, we observe that R2 is 0.285 and the F test is significant to 0.001. The normality of the distribution of the residues is established apart from 8 individuals over the 117 (that is to say 7%) but we were not able to reject the assumption of autocorrelation of the terms of error (test of Durbin-Watson = 2.010, non significant for a threshold of error of 1%).
For global trust and buying behaviour stability , we observe that R2 is 0.337 and the F test is significant to 0.001. The normality of the distribution of the residues is established apart from 5 individuals over the 117 (that is to say 4.4%) and we were able to reject the assumption of

autocorrelation of the terms of error (test of Durbin-Watson = 2.154, significant for a threshold of error of 1%).

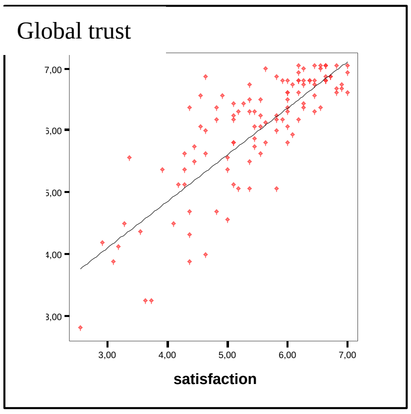
We can thus describe the link between customer satisfaction and trust by a positive linear relation for trust in the firm and global trust. We can summarize these links by the following equations:

BUYING BEHAVIOUR STABILITY = 1.375 + 0.597× TRUST IN THE FIRM

BUYING BEHAVIOUR STABILITY = -0.288 + 0.883 × GLOBAL TRUST

Impact of satisfaction on trust

The design was the same again with satisfaction medium score.
The following graphs represent the average scores of trust compared to the scores of satisfaction on which we reveal the regression line. The three graphs reveal a positive correlation between the two antecedents of long term relationship. We should, however, give a nuance to these observations for trust in the salesman. The observations follow a good distribution around the regression line, but the graph presents a rather wide form and the points are relatively far away from the line. In the same way, the slope of the line is positive, but it seems relatively weak.



More, the correlation levels are the following :

- between satisfaction and trust in the firm it is relatively high, since it reaches 0.783.
- between satisfaction and trust in the sales-representative correlation is medium (0.496)
- between satisfaction and global trust it is relatively high, since it reaches 0.814.

Linear regressions lead to the following results:
For satisfaction and trust in the firm, we observe that R2 is 0.714 and the F test is significant to 0.001. The normality of the distribution of the residues is established apart from 5 individuals over the 117 (that is to say 4.3%) and we were able to reject the assumption of autocorrelation of the terms of error (test of Durbin-Watson = 1.643, significant for a threshold of error of 1%).
For satisfaction and trust in the salesperson, we observe that R2 is 0.323 and the F test is significant to 0.001. The normality of the distribution of the residues is established apart from 8 individuals over the 114 (that is to say 6.8%) but we were not able to reject the assumption of autocorrelation of the terms of error (test of Durbin-Watson = 2.001, non significant for a threshold of error of 1%).
For satisfaction and global trust , we observe that R2 is 0.663 and the F test is significant to 0.001. The normality of the distribution of the residues is established apart from 5 individuals over the 117 (that is to say 4.3%) and we were able to reject the assumption of autocorrelation of the terms of error (test of Durbin-Watson = 1.609, significant for a threshold of error of 1%).

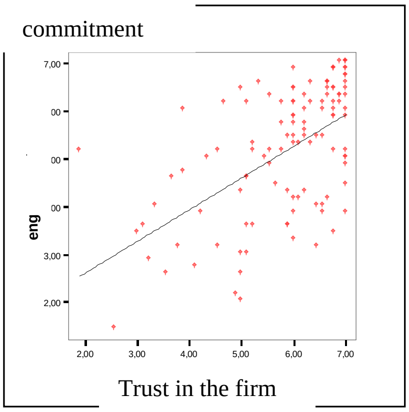
We can thus describe the link between customer satisfaction and trust by a positive linear relation for trust in the firm and global trust. We can summarize these links by the following equations:

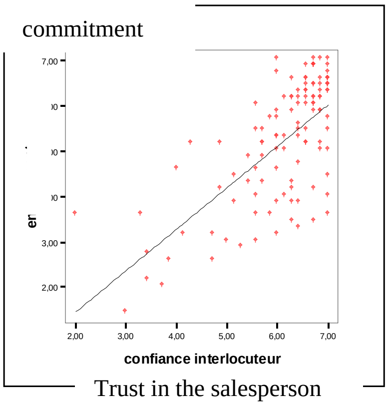
TRUST IN THE FIRM = 0.988 + 1.214 × SATISFACTION

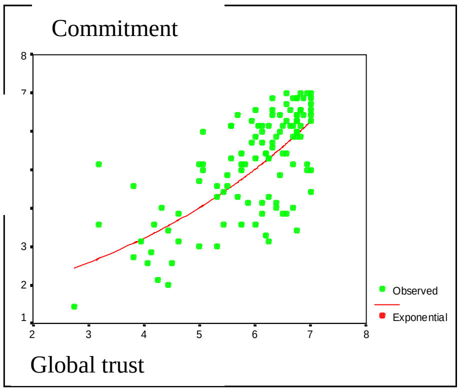
GLOBAL TRUST = 1.841 + 0.753 × SATISFACTION

Impact of trust on commitment

The design was the same again with commitment medium score.
The following graphs represent the average scores of commitment compared to the scores of trust on which we reveal the regression line. The graphs don't show very clear linear relationships between the variables. The link between commitment and global trust is closer from a non linear regression, and more precisely an exponential one:







More, the correlation levels are the following :

- between trust in the firm and commitment it is medium since it reaches 0.564
- between trust in the sales-representative and commitment correlation is relatively high, since it reaches 0.681
- between global trust and commitment it is relatively high, since it reaches 0.783.

Regressions lead to the following results:
For commitment and trust in the firm, we observe that R2 is 0.318 and the F test is significant to 0.001. The normality of the distribution of the residues is established apart from 5 individuals over the 117 (that is to say 4.3%) and we were able to reject the assumption of autocorrelation of the terms of error (test of Durbin-Watson = 1.900, significant for a threshold of error of 1%).

For commitment and global trust, we observe that R2 is 0.484 and the F test is significant to 0.001. The normality of the distribution of the residues is established apart from 3 individuals over the 114 (that is to say 2.5%) and we were able to reject the assumption of autocorrelation of the terms of error (test of Durbin-Watson = 1.900, significant for a threshold of error of 1%).

We can summarize these links by the following equations:

$$\mathit{COMMITMENT} = 1.292 + 0.663 \times \mathit{TRUST\ IN\ THE\ FIRM}$$

$$\mathit{COMMITMENT} = 1.325 \times \mathit{EXP}\ (0.223 \times \mathit{GLOBAL\ TRUST})$$

For the relationship between trust in the salesperson and commitment, the graph lets appear an interesting tendency. Indeed, looking at the individuals for whom the average score of trust in the salesperson is lower than 6, the points follow the direction of the straight regression line. When the score of trust in the salesperson is weak, commitment is weak and when the score of trust in the salesperson increases, commitment increases. At the opposite, for the individuals whose average score of trust in the salesperson is higher than 6, we find very committed as well as not committed individuals.

We thus carried out a regression by parts to check the existence of this relation. The sample was divided into two parts individuals having an average score of confidence towards the interlocutor lower than 6, individuals having an average score of confidence towards the interlocutor higher than 6.

For individuals presenting a level of trust in the salesperson lower than 6, the shape of the points lets think that it can exist a nonlinear bond between the two variables. It presents, indeed, a concave form and more precisely an exponential type. R2 obtained is 0.366 and the F test is significant to 0.001. The normality of the distribution of the residues is established and we were able to reject the assumption of autocorrelation of the terms of error (test of Durbin-Watson = 1.643, significant for a threshold of error of 5%).

One can thus conclude that there is relation of an exponential type between trust in the salesperson and commitment, when the scores of trust in the salesperson are lower than 6.

One can summarize the bond between the two variables by the following equation:

If trust in the salesperson < 6
COMMITMENT = 0.205 × EXP (1.393 × TRUST IN THE SALESPERSON)

For individuals presenting a level of trust in the salesperson higher than 6, the points are divided into forming vertical lines around an almost horizontal line, which does not make it possible to establish the existence of a positive relation between the two variables.

R2 obtained is particularly weak: 0.055, and the F test is not significant. It is, then, no possible to conclude to a relationship between the two variables in this configuration.

These results show:
- that it is necessary to have a minimum level of trust in the salesperson to develop a commitment
- but that a strong degree of trust in the salesperson does not always involve a level of important commitment.

Conclusion and implications

The empirical study we have just presented leads to several conclusions. Initially, trust in the firm and trust in the salesperson seem impossible to dissociate in long-term buyer – seller relationships. Indeed, loyal customers reveal, in our study, high degrees of trust for the two categories.

Concerning the direct bonds between trust and the stability of the long-term buying behaviour, the analyses rise to quite surprising results. The literature showed that trust is one of the variables which perform on the stability of purchase behaviour. It is not the only one, but one of the most important. Isolating its effect we wished to check his importance and more precisely the importance of each one of its dimensions. If the bond between global trust as well as trust in the firm and the stability of buying behaviour have been shown, things appeared to be different for trust in the salesperson. Indeed, in spite of a correlation higher than 0.5 between the two variables, the regression model could not be validated. It would thus seem that if one isolates trust in the salesperson, this dimension is not enough to explain the stability of purchase behaviour. On the other hand, trust in the firm can explain by itself customer's buying behaviour stability. Trust in the salesperson becomes explanatory when it is associated to trust in the firm through global trust. It is, then, possible to think that trust in the salesperson does not have a direct bond with the stability of relationship, but only one indirect one, through the existing link between relationship stability and trust in the firm.

We found again the same kind of situation for the bond between satisfaction and trust. Indeed, a direct link could be highlighted between customer satisfaction and trust in the firm, as well as between satisfaction and global trust. The correlations between the variables are strong, and the linear regression models allow to explain trust by satisfaction in these two cases. On the other hand, for trust in the salesperson, the regression could not be validated. It thus seems again that satisfaction can predict trust in the firm and, that it is through that relationship that the link with trust in the salesperson can be shown.

Lastly, with regard to the bond between trust and commitment, the situation is quite different. We found the existence of a linear relation between trust in the firm and commitment, and an exponential relation if we add trust in the salesperson to it to obtain total confidence. We can imagine that trust in the salesperson comes to reinforce the effect of trust in the firm in the development of commitment. A linear relation becomes exponential when taking into account the two dimensions of trust.
In parallel, an exponential relation also exists between commitment and trust in the salesperson, but only for the individuals having scores of trust lower than 6. As we underlined previously, these two results tend to show that it is necessary to have a minimum level of trust in the salesperson to develop a commitment, but that a strong degree of trust in the salesperson does not always involve a level of important commitment.

The synthesis of these results thus enables us to better understand the relative importance of two dimensions of trust on the long-term customer - supplier relationship on industrial markets. Trust in the salesperson seems to come to reinforce the effects of trust in the firm. If the two facets are interrelated and if the degree of trust is comparable and high for loyal customers, their relative importance in the construction of the long-term relationships is not the same. Trust in the salesperson would be thus an additional advantage for the supplier, essential but not sufficient to explain the long-term orientation of customer purchase behaviour. Therefore, none of two dimensions of trust should be neglected in the apprehension of long-term relationships and loyalty:

- a very good salesman who would develop particularly strong relations with his customers would not allow to balance the lack of trust in the firm if it exists.
- A the opposite, a bad salesman in which customers would not be confident would not allow loyalty to develop, even if they are confident in the firm. Indeed, all the loyal customers of our sample present high scores on trust in the salesperson.
- Lastly, a company considered as an honest, competent and benevolent entity will see the effects of its customers' trust increased by their trust in the salesperson.

On a methodological point of view, it could be interesting to extend this study adding variables on which the effects are tested. We, indeed, limited the study to the most traditional bonds with the stability of the long-term behaviour, satisfaction and commitment. But it would also be possible to add other explanatory variables like the perceived dependence, the will of co-operation, the creation of value through the relationship, etc.
On a more important sample, it could also be possible to analyse these bonds and these effects in a global model instead of one by one. The too restricted number of observations did not enable us to do it here under optimal conditions.
In order to enrich the results, and in particular concerning the level of the relation between two dimensions of trust, it would be interesting to widen the sample with customers who are not loyal. Indeed, we only have, in our sample, customers who present high scores on the two dimensions. This situation is quite logical: why would they regularly purchase a product if they are not confident in the firm or the salesman. But if we include in the study new customers in search for variety, or "switchers", we could obtain more variance between the degrees of trust. We can, for example, imagine that a

customer who is in search for variety develops this behaviour because he is confident in his salesman but not in the firm, and tries to minimize the risks.
Lastly, to have a good vision and understanding of the two dimensions, it would also be possible to interview former customers who changed their supplier. By doing this, we would test on which dimension of trust was the problem: a lack of trust for one of the two dimension is it a sufficient reason to leave the supplier? Or can a weakness on a component be compensated by a good perception of the second?

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