

## **ANTECEDENTS OF PERIPHERAL SERVICES CROSS-BUYING BEHAVIOR**

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### **ABSTRACT**

This study is the first attempt to empirically investigate the determinants of a key type of relationship breadth extension strategy for retailers – buying of peripheral services. Assessing customers' relationship and value perceptions, we find that convenience and social benefits significantly influence peripheral services cross-buying. Notably, our study demonstrates that the factors stimulating customers to cross-buy peripheral services in a retail setting differ from those previously found in other contexts. For instance, commitment and payment equity, considered crucial for stimulating cross-buying behavior in prior research, do not appear to be a significant driver for peripheral services cross-buying in the retailing context. The findings suggest that to increase the breadth of customer relationships, retailers should focus on strengthening the social benefits customers perceive from the relationship and increasing key antecedents of convenience.

Keywords: Cross-buying, peripheral services, convenience, social benefits, affective commitment

## **Introduction**

In order to improve customer lifetime value (CLV), retailers are increasingly trying to extend relationships with their customers (Kamakura et al. 2005). The “breadth” of a buyer-seller relationship is defined as the number of additional (different) products or services purchased from a company over time, and is commonly viewed as customer cross-buying or add-on buying behavior (Bolton et al. 2004). Cross-buying has been associated with customer retention, revenue generation, switching costs, and loyalty (Aurier and N’Goala 2010; Reinartz et al. 2008) and is therefore vital for a company’s stable financial development.

Despite its obvious relevance, the breadth dimension of a buyer-seller relationship is a relatively unexplored issue and little research has attempted to identify the drivers of cross-buying (Aurier and N’Goala 2010; Kamakura et al. 2005; Kumar et al. 2008). The few studies that attempted doing so (e.g., Aurier and N’Goala 2010; Hong and Lee 2012; Verhoef and Donkers 2005; Verhoef et al. 2007; 2009) are primarily set in the financial services industry, which is characterized by contractual relationships and relatively high perceived switching costs. As such, it is unclear whether findings are generalizable to other (non-contractual) industries and industries with low switching costs.

For instance, in contrast to the financial services industry, buyer-seller relationships in a retailing context are generally not governed by a contract that predetermines the length and the monetary value of the relationship. Rather, customers may change the provider with virtually no economic switching costs (Nagengast et al. 2014; Reinartz and Kumar 2003) even when having purchased multiple products from a particular provider. Because the assortment offered by one retailer often resembles the competitors’ assortment, customers do not experience any switching

costs. Also, unlike many financial services, a natural order in which products are purchased does not exist. This makes predictions about which product a customer is most likely to buy next on the basis of current product ownership difficult. Although Kumar and colleagues (2008) were among the first to assess drivers of cross-buying in a non-contractual (retail) setting, even their study does not provide insights into an arguably more important type of relationship breadth extension: cross-buying of *services*.

Trying to encourage cross-buying of services might be a particularly suitable way to deepen customer relationships in retailing because services do not require shelf space that would otherwise be used to display tangible products. Further, given that most retail firms sell similar products (Berry 1986), offering peripheral services serves as a means for a firm to differentiate from competitors (Tokman et al. 2007; Zeithaml et al. 2014) because service benefits cannot be easily copied (Zeithaml et al. 2006). Services also provide a source of additional revenue and profits as they tend to have higher profit margins than (most) products (Reinartz and Ulaga 2008). Moreover, compared with products, services help retailers enhance the often superficial relationship with product-only customers, potentially leading to more and deeper individual relational interactions with the firm (Frank et al. 2014), helping to establish a personal touch that ties customers to the firm longer (Lemon and Wangenheim 2009). As such, cross-selling services should be more attractive for retail firms than simply selling additional products.

Considering the above benefits for retail firms to augment the cross-buying potential of current customers with services, our key contribution to the literature is to provide insights into the drivers of such cross-buying behavior. We do so by testing a conceptual framework, linking customers' relationship and value perceptions to service cross-buying behavior against a sample

of 5,667 customers of a do-it-yourself (DIY) retailer, relying on 24 month of purchase data as well as survey data on antecedents of peripheral services cross-buying behavior.

### **Conceptual framework and hypotheses**

To stimulate cross-buying, retailers offer intangible peripheral services along with multiple categories of products. For the purpose of this study, we define peripheral services purchase behavior as *purchasing service(s) that are facilitative or ancillary to the core good being purchased* (Ozment and Morash 1994). In a typical DIY retail context, such services may include landscaping, installment of garden equipment or interior design consulting services. Marketers wishing to stimulate the consumption of peripheral services may need to adapt their marketing strategies substantially due to the inherent differences between products and services (Zeithaml et al. 2006). A review of literature suggests that both value and relationship perceptions are important and can influence customer's cross-buying behaviour (Bolton, 1998; Reinartz et al. 2008; Bolton et al. 2004).

In accordance with the subjective utility theory (Oliver and Winer, 1987), each customer tries to maximise his/her subjective utility obtained from the product and services provided by the retailer. As subjective utility depends upon current satisfaction and price perceptions (Bolton, 1998), it is argued that both quality and payment equity are crucial (Verhoef et al. 2001; Ngobo 2004; Yavas and Babakus, 2009), which are key aspects of perceived value (Kerin et al. 1992). Thus, the decision to purchase peripheral services will not only depend upon the assessments of merchandise quality already provided by the provider but also on price fairness, i.e. payment equity. Also, the literature has acknowledged convenience as an important aspect of customer

perceived value (Ngobo, 2004) as it helps the firm to create value from the customer's perspective (Seiders et al. 2000). Hence, we take merchandise quality, payment equity and convenience as key aspects of value perceptions.

Extant literature demonstrates that relationship marketing also plays a key role as cross-buying is affected by behavioural loyalty (Henning-Tharau et al. 2002). In this context it is argued that both relational benefits as well as relationship quality approaches are important for understanding relationship marketing (Henning-Tharau et al. 2002). Relational benefits approach assumes that for long term relationships, both service provider and customer must benefit from the relationship (Gwinner et al. 1998); the basic assumption of the relationship quality model is that the customers' decision to continue relationship with a provider depends on their evaluation of the relationship (Morgan and Hunt, 1994). Hence, we draw on both approaches to understand relationship perceptions; social benefits reflect perceptions of relational benefits, while perceptions of relationship quality are reflected in commitment.

Considering the above, we build on the research frameworks developed by Bolton et al. (2004) and Rust et al. (2004) , and focus on the roles that value perceptions and relationship perceptions play. With respect to value, we examine perceptions of price, merchandise quality, and shopping convenience (Seiders et al. 2000; Seiders et al. 2005) with respect to relationship, we examine customer commitment (Moorman et al. 1992) and social benefits (Gwinner et al.1998; Henning-Tharau et al. 2002). Figure 1 provides the conceptual framework of this research.

*--- Insert Figure 1 about here ---*

In the next sections, we propose individual hypotheses on the effect of value perceptions, as well as relationship perceptions, on peripheral services cross-buying behavior.

### *Convenience*

Convenience is defined as the customer's perceived degree of avoidance of time and effort associated with the entire shopping process (Berry et al. 2002). Previous literature suggests that perceived convenience of one-stop shopping is positively related to customer cross-buying (Ngobo 2004). With respect to time and effort minimization, if it is easy for customers to access a store that offers peripheral services along with multiple categories of products, we argue that customers are more likely to satisfy their demand for additional services at this focal provider. For customers facing a "make-or-buy" decision, e.g. choosing delivery vs. self-transport, peripheral services could offer a key means for reducing customers' time and effort input to economic exchange. Therefore, we argue that:

Hypothesis 1    Convenience has a positive effect on peripheral services cross-buying behavior.

### *Merchandise quality*

Past literature suggests that customers should be more willing to purchase additional peripheral services from the same focal provider who offers high overall merchandise quality (Bolton et al. 2004; Jeng 2011). Considering findings from literature, we argue that satisfaction with merchandise quality will have a positive effect on peripheral services purchase behavior in the following way: Very often, retailers offer similar "merchandise quality" (Babakus et al. 2004) in

terms of quality standards, offered brands and availability across their product categories. Customer satisfaction with the merchandise quality of already purchased categories should therefore spill over to their decision to purchase peripheral services in additional categories, and this should stimulate customers to satisfy their demand for additional services at the focal provider. Therefore, we propose that customers are able to carry over high perceptions of merchandise quality of a provider's product categories to peripheral services as satisfaction with merchandise quality may provide an indication for a provider's ability to perform the promised service dependably and accurately in future with peripheral services.

Hypothesis 2     Merchandise quality has a positive effect on peripheral services cross-buying behavior.

### *Payment equity*

Payment equity is defined as customers' perceived fairness of the price paid for a provider's offerings (Bolton and Lemon 1999). Past literature suggests that perceived fairness is important in determining the length and breadth of a relationship and payment equity has a significant influence on customers' purchase behavior and retention (Verhoef et al. 2007). As such, payment equity is likely to have a positive effect on customer's cross-buying behavior (Verhoef et al. 2001; 2007).

However, interestingly, Verhoef et al.(2001) study demonstrates a negative interaction effect of relationship length and payment equity on cross-buying behavior in the financial industry. Consistent with Reinartz and Kumar (2000), they argue that customers with lengthy relationships

become more price conscious because of their increasing experience with the services.

Therefore, we hypothesize:

Hypothesis 3a      Payment equity has a positive effect on peripheral services cross-buying behavior.

Hypothesis 3b      There will be a negative interaction between payment equity and relationship length such that the longer the relationship, the lower the effect of payment equity on peripheral services cross-buying behavior.

### *Commitment*

Commitment is a central construct in buyer-seller relationships, enabling customers to reduce choices and effort by engaging in an ongoing loyalty relationship with the provider (Moorman et al. 1992). To this effect, researchers have found a positive effect of commitment on purchase intentions and behavioral loyalty (Cater and Cater 2010; Evanschitzky et al. 2011). Bolton et al. (2004) distinguish two types of commitment: calculative and affective commitment. While calculative commitment represents “some kind of constraining force that binds the customer to its supplier out of need” (Cater and Cater 2010, p. 1322), affective commitment refers to the degree to which a person is psychologically bonded to an organization on the basis of favorable feelings to the organization (Gounaris 2005). Thus, while affective commitment represents a positive motivation, calculative commitment mainly represents a negative motivation for continuing the relationship (Cater and Cater 2010).



Past researchers have found limited evidence for a relationship between calculative commitment and other aspects of customer behavior such as loyalty (Rauyruen and Miller 2007) as the customer with high calculative commitment may or may not like the supplier firm (Cater and Cater 2010). In the retailing context, the prevalence of non-contractual buyer-seller relationships hampers retailers' ability to establish economic switching costs, i.e. termination costs. Furthermore, competitors' stores are generally in reachable distance to the focal provider making it easy for customers to change providers without incurring any major switching costs. Finally, similar products, brands, and quality levels impede the establishment of non-monetary switching costs, i.e. information retrieval and processing of competitors' offerings. As calculative commitment is based on a customer's perceptions of high switching costs, we argue:

Hypothesis 4a      Calculative commitment has no effect on peripheral services cross-buying behavior.

In line with the aforementioned arguments on the conceptual foundation of commitment, customers experiencing affective commitment should have a higher tendency to satisfy their demand for additional services at the focal provider. Since affective commitment creates positive intentions to maintain and strengthen the relationship, it has been found to positively influence customer loyalty (Cater and Cater 2010; Evanschitzky et al. 2006). Affectively committed customers feel the desire to maintain and extend their relationship with the provider, which also contributes to "a 'partnership' relationship between the customer and the firm" (Cater and Cater 2010, p.1325) thereby positively influencing customer patronage of the firm. Likewise, these customers are likely to be more open to additional service offerings by their provider. Therefore:

Hypothesis 4b      Affective commitment has a positive effect on peripheral services cross-buying behavior.

### *Social benefits*

One of the benefits customers may receive from a (lasting) relationship are social benefits (Gwinner et al. 1998), which pertain to the emotional part of the relationship. Social benefits have been presumed to include feelings of familiarity, personal recognition, friendship, rapport, and social support. Customers' cross-buying behavior may therefore profit from social benefits as research demonstrates that social aspects of customer-employee relationship strongly influences customer loyalty as well as behavior (Henning-Thurau et al. 2002; Vogel et al. 2008). Moreover in services, social relationship aspects such as liking, tolerance and respect have been found to be key drivers of service loyalty (Gremler and Gwinner 2008). Thus, considering the social benefits literature, we contend that customers developing a "friendship" or "social bond" with the providers are more likely to be stimulated towards a cross-buying decision. Hence:

Hypothesis 5      Social benefits have a direct positive effect on peripheral services cross-buying behavior.

## **Methodology**

### *Research context*

We conducted our study on the customers of a large do-it-yourself (DIY) retailer. This firm sells from many categories such as paint, paint equipment, wallpapers, interior design accessories, floorings, tools, machinery, kitchens, culinary equipment, lightening and many more. The retailer in our study augments products by offering a host of peripheral services. These services include home delivery, paint mixing, machinery/tool rental, craftsmen agency and, interior design consulting services. The company operates a loyalty program that tracks customers' purchase behavior.

#### *Database and measures*

The database available covers 24 months of purchase behavior of 20,000 random customers owning the retailer's loyalty card. More precisely, the database tracks each customer's monthly number of purchases in each product category – tangible products and services. In addition, we conducted a survey on this sample of customers at the end of this 24 months period. We received 5,667 responses which constitutes a good response rate of 28.34 %.

Our dependent variable is *peripheral services cross-buying behavior*. It is measured as whether or not a particular customer has made a peripheral service purchase over the past 24 months. This measure is a binary indicator and it is drawn from the company's CRM system.

For independent variables, we adapted items from established scales in literature. We also include age, length of relationship with the retailer, gender and customer's expertise level as control variables. All constructs are found to be valid and reliable. A full list of items, including psychometric properties of the scales can be found in Appendix 1 and 2.

## Results

We matched the survey data with transaction data on cross-buying peripheral services for each of the 5,667 customers according to their loyalty program ID. As “peripheral service cross-buying behavior” is a binary indicator, we estimate a logistic regression model (see Table 1).

*--- Insert Table 1 about here ---*

H1 is confirmed as convenience significantly affects peripheral services cross-buying positively. Surprisingly, merchandise quality (H2), has a negative effect on peripheral services purchase behavior. Also, in contrast to our hypotheses, payment equity has no effect on peripheral services cross-buying behavior (H3a). However, the negative effect of payment equity on cross-buying under conditions of a long relationship is confirmed (H3b) by a significant, negative interaction effect. Contrary to our expectations, affective commitment does not affect peripheral services purchasing (H4b). As hypothesized, calculative commitment does not affect service cross-buying (H4a). Finally, we find a significant positive effect of social benefits, confirming H5.

### *Follow-up Analysis*

The empirical analysis showed some rather surprising findings, which we scrutinize in a follow-up analysis. In order to assess the argument above, we looked at heterogeneity within the customers. Specifically, we identified a group of high-frequency, high-expertise buyers. This group of the top 10% of customers (as measured through total sales with the retailer over 24

month) accounts for about 60% of total revenues. 90% of this group consider themselves as “experts” on our expertise scale (scoring a 3 or a 4), suggesting they are professional craftsmen or very experienced amateur craftsmen. For this group, merchandise quality is not a statistically significant predictor of service purchases. For the bottom 10% of customers (infrequent), the effect of merchandise quality on cross-buying services is significant and negative (-.628;  $p < .05$ ) such that a one-unit increase in merchandise quality makes purchasing of peripheral services decrease by .534. This suggests that the negative, overall weak effect of merchandise quality is predominantly driven by the bottom 10% of customers.

## **Discussion**

### *Theoretical implications*

Overall, our study addresses a key gap in retailing literature (Kamakura et al. 2005; Kumar et al. 2008) by demonstrating that cross-selling through peripheral services represents a key distinct option of relationship breadth extension which is driven by distinctly different antecedents compared to other (i.e. contractual) settings.

First, social benefits and convenience appear to be crucial for peripheral services cross-buying behavior in a retailing context. Since emotional and physical effort are viewed as limited resources customers economize (Berry et al. 2002), cross-buying in terms of related peripheral services seems to be the preferred decision for such retail customers. Also, it makes perfect sense for customers to cross-buy peripheral services from those organizations from which they derive social benefits as this helps to further strengthen the ‘social bond’. As social benefits focus on

relationships rather than the outcomes/performance (Henning-Thurau et al. 2002), social bonds created with customers stimulate them to cross-buy from the focal firm. Given the complex nature of services that makes the service-buying process quite complicated (Zeithaml et al. 2006), social benefits aid in stimulating additional service purchases, as socially benefited customers feel more confident of purchasing services from that firm.

Second, payment equity has no effect on peripheral services cross-buying behavior. Possibly, as customers' reference prices for services are not as accurate as for goods (Zeithaml et al. 2006), customers may be unable to evaluate the pricing of peripheral services as fair even though they may consider tangibles to be fairly priced (Verhoef et al. 2002). The rationale behind this is manifold. First and foremost, firms have great flexibility in offering services (e.g., in terms of features and conditions of the offer), making consumers' comparison of competing service offers difficult. Secondly, providers may not be able to estimate the price of their service in advance due to unknown time and resource requirements. Furthermore, individual customer needs may vary substantially requiring the provider to individually calculate the price for each customer. Finally, prices for services may not be directly visible, e.g. for consulting services. Collecting information on these prices may require exhaustive effort by customers. Consequently, customers are unable to judge the price of a service until customers have actually experienced the service (Zeithaml et al. 2006). Thus, as indicated by our findings, payment equity fails to influence peripheral services purchase behavior.

However, consistent with previous findings in literature (Verhoef et al. 2001) we did find a significant negative effect of the interaction term of relationship length and payment equity on peripheral services purchase behavior. To this effect, we found that most respondents in our survey reported a long relationship with the focal retailer (Mean: 11.33 years, SD: 6.23).

Possibly, customers in long-term relationships may have more experience with the services offered by the retailer and, thus, engage in focused buying based upon their prior experiences with the peripheral services offered by the retailer. Thus, customers in long-term relationships may become more sensitive towards payment equity, and are unwilling to augment their service portfolios at less attractive prices, which restricts their cross-buying activities.

Third, surprisingly, our results indicate that affective commitment does not seem to be important for peripheral services cross-buying behavior. Possibly, because affective commitment creates positive intentions to maintain and strengthen the relationship, it could be more effective for stimulating cross-buying in contexts involving contractual relationships with medium to long-term arrangements such as banking, telecommunications, utilities, etc. (Aurier and N'Goala 2010) or even in a business-to-business context (Čater and Čater, 2010). As buyer-seller relationships in a retailing context are generally not governed by a contract that predetermines the length and the monetary value of the relationship, and customers may change the provider without any economic switching costs (Nagengast et al. 2014; Reinartz and Kumar 2003), hence, affective commitment may not influence peripheral purchase behavior in a retailing context.

Fourth, regarding our unconfirmed hypothesis, it is most surprising that merchandise quality is negatively related to peripheral services purchase behavior. This finding may be attributed to the benefits of one-stop shopping (Ngobo 2004) that overpower the minor differences noted in merchandise quality. This is further supported by our post-hoc analysis of low vs. high frequency group data where we find merchandise quality to be negatively related to service purchasing in the low frequency group while not being significant in the high frequency group. Thus, one might argue that while product quality does not differ between retailers as many stock the same brands, infrequent customers who might currently have a 'one-off' DIY-project at their home are

more critical in their quality assessment while at the same time being in need of buying additional services from the retailer. At the same time, professional customers (such as craftsmen) are more realistic about quality of the merchandise, and consequently, do not let the quality perceptions influence their cross-buying of services. Another possible reason for this result could be due to the price-quality effect. Extant research generally advocates a positive relationship between perceived quality and price (Zeithaml, 1988). As such, high merchandise quality may be construed as high price, which may discourage the 'non-expert low frequency buyers' to buy additional peripheral services from the same retailer. However, further investigations with low frequency customers in future may help to shed more light on this perplexing issue.

### *Managerial Implications*

Our results have key implications for marketing practice as well. Retailers wishing to strive for new strategies to optimize their company's customer equity (Gupta et al. 2004) can do so by stimulating their customers to cross-buy additional peripheral services from them. Our study indicates that stimulating peripheral services requires retailers to pay more attention to providing convenience and fulfilling their part of the relationship by delivering social benefits to their customers. How might firms do this? First, firms would need to identify which aspects of convenience are most important to each customer segment (Berry et al. 2002). Armed with this information, specific attributes such as the store layout, digital applications, employee training, store hours and locations can be adapted and customized to maximize convenience. Second, the



social benefits perceived by customers can be strengthened by creating opportunities for communities of customers or loyalty programs (Rust et al. 2004).

However, our findings come with a caveat. Customer longevity and high perceptions of price fairness on the whole do not appear to be key drivers of cross-buying. Customers who stay longer (high relationship length) and who perceive the prices as fair (high payment equity) tend to have lower cross-buying of peripheral services, suggesting that these “mature” customers may not be good candidates for cross-buying offers. Hence, retailers should strive to develop relationship management strategies that are not just focused on low prices.

## **Conclusion**

Our paper is the first to empirically investigate the determinants of peripheral services purchase behavior, demonstrating that factors stimulating customers to cross-buy additional peripheral services from the focal retailer may not be the same as previously found by studies in other services contexts. We hope that our study stimulates further research into this highly relevant issue. This ideally calls for a longitudinal study with more information on purchase timing. In addition, it would be beneficial to control for past purchase behavior, a limitation which the currently available transaction data-set does not allow for. With more detailed transaction data, further research could also apply techniques like sequential market basket analysis (Kamakura et al. 2012) to further understand peripheral services purchase behavior and related issues such as category traversal process.

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## Appendix 1

### Construct Indicators and Psychometric Properties

<i>Construct</i> (1 – fully agree <--> 7 – totally disagree)	<i>Factor Loadings</i>	<i>Item-to-Total</i>
<b>Convenience Andaleeb &amp; Basu (1994) and Dabholkar et al. (1996)</b>		
1. It is uncomplicated and comfortable to purchase at the retailer.	.785	.701
2. The retailer has good opening hours.	.761	.663
3. I can reach the retailer easily and comfortably.	.756	.456
4. In the store, I always find the products I need quickly and easily.	.692	.488
5. I can easily find my way around in the store.	.756	.669
AVE: .556                      Cronbach Alpha: .863		
<b>Merchandise Quality Babakus et al. (2004).</b>		
1. The retailer offers very good products.	.824	.731
2. The products I want to buy are always in stock.	.784	.699
3. The retailer carries a lot brand products.	.827	.731
4. The retailer has a very good product range.	.828	.736
5. The retailer offers the products I need.	.823	.749
6. The products at the retailer are of high quality.	.846	.761
AVE: .676                      Cronbach Alpha: .899		
<b>Payment Equity Yoo et al. (2000)</b>		
1. The price/quality ratio is always very good at the retailer.	.873	.766
2. The retailer always gives me my money's worth.	.888	.787
3. Prices are always fair at the retailer.	.888	.791
4. The retailer always sells products giving me my money's worth.	.819	.690
AVE: .752                      Cronbach Alpha: .889		
<b>Affective Commitment Gounaris (2005)</b>		
1. I have a strong relationship to the retailer.	.899	.787
2. One could say that I feel like part of the retailer's family.	.949	.883
3. I feel I belong to the retailer.	.962	.910
AVE: .878                      Cronbach Alpha: .931		
<b>Calculative Commitment Jones, et al. (2000)</b>		
1. It is difficult for me to switch to another retailer.	.936	.750
2. I find it exhaustive to purchase from another.	.936	.750
AVE: .875                      Cronbach Alpha: -		
<b>Social Benefits Hennig-Thurau et al. (2002)</b>		
1. I know the employees of the retailer	.856	.680
2. I am recognized by the employees when I enter the store.	.928	.814
3. Some employees know my name.	.855	.690
AVE: .774                      Cronbach Alpha: .848		
<b>Co-variates</b>		
Age [years]		
Relationship Length [years]		
Gender [0=female; 1=male]		
Expertise [4-point scale]		



**Appendix 2**  
**Correlations among Constructs\***

<i>Convenience</i>	1					
<i>Merchandise Quality</i>	.690	1				
<i>Payment Equity</i>	.619	.686	1			
<i>Affective Commitment</i>	.477	.461	.519	1		
<i>Calculative Commitment</i>	.403	.421	.649	.465	1	
<i>Social Benefits</i>	.412	.290	.644	.439	.264	1

\*All relationships statistically significant at <.001 level

**TABLE 1**  
**Drivers of Peripheral Services Cross-Buying Behavior**

	<b>Beta</b>	<b>Error</b>	<b>Odds Ratio</b>
Constant	-.970**	-.032	
Convenience	.198**	-.463	1.219
Merchandise Quality	-.081*	-.040	.922
Payment Equity	-.075	-.039	.928
Payment Equity*Relationship Length	-.096**	-.033	.908
Calculative Commitment	-.077	-.050	.926
Affective Commitment	.011	-.049	1.011
Social Benefits	.174**	-.049	1.190
<i>Co-Variates</i>			
Age	-.035**	-.034	.966
Relationship Length	.082	-.035	1.085
Gender	.004	-.037	1.0041
Expertise Level	.082	-.035	1.085

\* p-value < 0.05

\*\* p-value < 0.01

R<sup>2</sup> (Cox & Snell) = .14

R<sup>2</sup> (Nagelkerke) = .21

X<sup>2</sup> = 5767.113

**FIGURE 1**  
**Conceptual Model of Peripheral Services Cross-Buying Behavior**

