FACULTEIT ECONOMIE EN BEDRIJFSKUNDE

UNDERSTANDING THE ROLE OF CUSTOMER INERTIA IN THE B2B SERVICE CONTEXT

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Landuyt Thomas

Executive Summary

Behavioural loyalty in Business-to-Business service relationships is often comprehended as the manifestation of rational behaviour of both the customer and the supplier. There is a plethora of indication that B2B customers do not solely rely on rational constructs, as a consequence they often show some kind of irrational behaviour. Customer inertia is one of those constructs present in B2B service relationships, but this construct is often miscomprehended, simplified and lacking in quantitative academic research. Thus, this research tries to fill existing gaps in the literature by exploring whether customer inertia is an antecedent of customer loyalty in the B2B service context. Furthermore, this study investigates whether inertia can be seen as a three-dimensional construct that results out of behavioural patterns, cognitive processes and affective attitudes of the customer.

A cross-sectional study was performed to collect the data to form the relevant constructs that were expected to correlate with customer inertia. A survey was developed with the following constructs: behavioural loyalty, customer inertia, psychological barrier, alternative attractiveness, switching costs, trust, satisfaction, calculative commitment, affective commitment, relationship length and relationship criticality. Individual procurement managers were contacted to fill in the survey through various online channels. The first part of the data analysis existed out of forming statistical models that could be benchmarked through the means of SEM. The second part of the data analysis explored more complex relationships between the construct to better understand the paths leading to customer inertia by applying complexity theory.

The results indicate that customer inertia is a predictor for customer loyalty in the B2B service context, thus making the understanding of customer inertia relevant for service providers that operate in this setting. Three dimensions of customer inertia are identified: (1) Customer inertia one results out of the behavioural patterns of the customer. Long relationships with a particular supplier can lead to customer inertia if the customer adheres to his habitual behaviours resulting in the formation of a psychological barrier with a lack of any affection towards their service provider. (2) Customer inertia two is the result of cognitive processes of the customer. Customers that perceive high switching costs become inert through their calculative commitment towards their service provider as the customer believes there is a lack of attractive alternatives operating in the market of the service provider. (3) Customer inertia three results out of the affective attitude of a customer towards their service provider. This form of inertia emerges from the deeply held affective commitment of the customer, making the customer insusceptible to change. This form of inertia is only present if the service provider is of low critical value to the customer.

This means that a service provider operating in the B2B setting could get a deeper insight into their customer's behaviour by better understanding the construct customer inertia. As customer inertia prevents customer defection, and restricts customer mobility in the market, there are two main strategies for a service provider to take into account the inertial behaviour of their customers. The first strategy is meant for service providers with substantial market share. These providers should try to defend their position in the market by nourishing customer inertia type two or type three. While the other strategy is meant for service providers with significant growth opportunities. These service providers should aim to lower the inertial state of a competitor's customer to enhance the customer's mobility. Especially those customers of inertia type one and type two who are expected to be spurious loyal.

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Landuyt Thomas

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LIST WITH USED ABBREVIATIONS

Abbreviation	Definition
B2B	Business-to-Business
B2C	Business-to-Consumer
QCA	Qualitative Comparative Analysis
CI1	Customer Inertia One
CI2	Customer Inertia Two
CI3	Customer Inertia Three
EFA	Exploratory Factor Analysis
CFA	Confirmatory Factor Analysis
fsQCA	Fuzzy-set Qualitative Comparative Analysis
PRI	Proportional Reduction in Inconsistency
SYM	Symmetrical Version of PRI
KAM	Key Account Management

1. INTRODUCTION

Customer retention is critical for customer relationship management of businesses. The intrinsic value of retaining a customer far outweigh those of customer acquisition. On the grounds that the return on investment in retention strategies outweigh those for acquisition strategies (M. R. Colgate & Danaher, 2000; Zeithaml et al., 1996). A study even indicates that a small change in the retention rate can lead to a large change in the margin of a company (van den Poel & Larivière, 2004). This is especially the case in the B2B context, where the total amount of customers are lower and the average transaction value of a customer is significantly higher than in the B2C field (Rauyruen & Miller, 2007). This indicates that the loss in value when a customer churns is higher in B2B. That is why it is of the upmost importance to have a comprehensive understanding off all the factors leading up to customer churn or customer retention.

Customer retention can be most desirably achieved through the creation of customer loyalty (Oliver, 1999). It has been proven that it is beneficial for businesses to have a good understanding of the antecedents of customer loyalty (Wind, 1970). However, customer loyalty is not an easy phenomenon to predict or to achieve. Traditionally, the antecedents of customer loyalty have been studied in a rational manner, this is the so called 'bright side' of B2B relationships (Vafeas & Hughes, 2021). Antecedents such as satisfaction, trust, commitment, switching costs, service recovery, etc (Morgan & Hunt, 1994; Padgett et al., 2020; Palmatier et al., 2018; Yanamandram & White, 2004, 2006a, 2010) have been extensively researched in the past. When businesses start a relationship with another business, some researcher believe that a business relies solely on rational buying criteria (Verbeke et al., 2011). However, there is a plethora of research indicating that businesses do not exclusively rely on rational criteria while maintaining a B2B relationship, meaning that there is a 'dark side' to B2B relationships (Vafeas & Hughes, 2021). Customer Inertia is one of those irrational constructs that can have a significant impact on customer loyalty (Bozzo, 2002). Consumer inertia is often defined as a lack of energy, desire or ability to change from service provider (Cui et al., 2020). It involves a repurchasing behaviour of the customer based on situational cues through a non-conscious process. Inert customers form the persistence to stay with existing providers without further reflecting upon the relationship (Huang & Yu, 1999). It is quite possible that the 'dark side' of relationship is avoided by many researchers as it is more difficult to properly comprehend and to correctly investigate. However, a recent paper of Cui et al. (2020) gave light to many inconsistencies regarding customer inertia, setting the door open for more elaborative research on customer inertia in the B2B context. Therefore, this research paper focuses on only one antecedent of customer loyalty, namely customer inertia, and redefines that term in the B2B service context.

Gray et al. (2017, p. 1) state that “little is known about the antecedent drivers of inertia”. The concept of inertia is often miscomprehended and researches often neglect the fact that there are several kinds of inertia that can lead to different outcomes in terms of loyalty (Bozzo, 2002; Mesquita & Torres Urdan, 2019; L.-W. Wu, 2011). Inertia is most often researched in the B2C context, even though there is a plethora of indication that understanding inertia is of great relevance in the B2B as well (Bozzo, 2002). It should be mentioned that inertia and its antecedents are being increasingly researched in the B2B field (Bozzo, 2002; Vafeas & Hughes, 2021; Yanamandram & White, 2004, 2005, 2006a, 2006b). Nevertheless, a comprehensive quantitative study that looks at different kinds of Inertia in the B2B context is still severely lacking. This paper aims to address the existing gaps and answer calls (Russo et al., 2015) for an increased understanding of inertia in the B2B context.

Previous empirical research mostly treated customer inertia as an unidimensional construct, despite it clearly being a simplification of the actual reality. Through the combination of SEM and complexity theory, this paper tries to get a deeper insight in multiple possible paths that lead to inertia and why those different paths should be distinguished from each other. Thus, this paper build up a framework that entails three variants of customer inertia based on different definitions used in previous studies of customer inertia. The three models are clearly distinct in their paths that lead to inertia.

To verify whether these models are valid, complexity theory was performed to find the different recipes that lead to customer inertia. Complexity theory is a more robust tool better comprehend the complexity in customer behavioural sciences. As customer inertia is associated with irrational behaviour of the customer, complexity theory helps to get better insight in the data. The recipes found via qualitative comparative analysis (QCA) verify that the three models are indeed unique and distinct in their path to customer inertia.

This paper significantly contributes to the literature, by first of all redefining the term customer inertia in the B2B context and creating a deeper insight in the different kinds of loyalty that can arise out of these forms of inertia. Especially interesting insight is that customer inertia could lead to a stable form of action loyalty, that previously has been argued to not be the case.

1.1 Research Questions

The research questions of this paper are:

1) Is customer inertia present in the B2B service context, and does this construct lead to behavioural loyalty?
2) Is customer inertia a multidimensional construct? Meaning that customer inertia be formed in different manners.
    a. Can behavioural patterns lead to customer inertia?
    b. Can cognitive processes lead to customer inertia?
    c. Can affective attitudes lead to customer inertia?
3) Are these three paths leading to customer inertia clearly distinct from each other, or is there a complexity in their relationship?

2. LITERATURE REVIEW

2.1 BUSINESS-TO-BUSINESS SERVICE CONTEXT

Although most of the previously done research on inertia has been focused on the service industry, there is still a lack of customer inertia research in the B2B service industry. This research paper focuses on the long-term end of business relationships where loyalty and inertia supposedly arises.

The service and product industry are distinctly different based on the following 4 characteristics (Bardauskaite, 2012): (1) **intangibility** of services; (2) **heterogeneity** in the sense that services can be hardly standardised; (3) the consumption and production of services are **inseparable** since it happens at the same time; (4) services are **perishable** because they cannot be stored. It is argued that because of those factors, that the service industry is perceived to be riskier and requires higher involvement since it is more difficult to make rational assessments in this environment. This could have a significant effect on a customer's inertia. Meaning that customer inertia could be more easily found in the service setting, since it is harder for the buyer to assess the relationship and the value the provider delivers on hard data. Keep in mind that this does not mean that customer inertia cannot be found in the products setting.

It should be mentioned that these differences between the product and service industry has been disputed by the 'service dominant logic'. This paradigm argues that all businesses are essentially service businesses : (1) products can be utilised for **intangible** benefits and services can have a tangible results; (2) a plethora of goods are **heterogenous**, while many services can be relatively standardised; (3) some products are also **inseparable** in their consumption and production; (4) products, such as food, can be **perishable**. This implies that the product industry is not that different from the service industry.

No restrictions were made regarding specific firmographics such as the size, industry, location and performance of neither the service firm or the customer's business.

2.2 DISCUSSION OF KEY CONSTRUCTS

Behavioural Loyalty

Loyalty is a heavily desired outcome of customer relationship management. As Reichheld et al. (2000) indicate that loyalty has several appealing outcomes to ensure a company's success. Such as (1) the

repeat sales and referrals of loyal customers lead to higher revenues and market share growth; (2) lower costs because retention is more cost beneficial than acquisition; (3) higher employee retention since loyal customer can lead to job satisfaction, which in turn leads to increased productivity; (4) loyal customers tend to be less sensitive for a change in price. Furthermore, customer loyalty typically lead to a higher customer retention rate, which in turn have their own tremendous benefits (van den Poel & Larivière, 2004).

Loyalty in the B2B context is fundamentally different from the one achieved in B2C based on the following 3 propositions stated by Morris & Holman (1988):

1) There is a greater relative investment made in the relationship by both the buyer and the seller, which generally results in a longer lasting relationship.
2) Loyalty in B2B takes longer to establish, resulting in a relationship that is not as easily dissolved
3) The loyalty in the B2B context is more dependent on the relationship between the buyer and the seller than in the B2C context.

Loyalty is not a simple unidimensional construct as researchers traditionally thought (Oliver, 1999). The construct of loyalty cannot be generalised to repeat purchase behaviour. Loyalty is a more complicated phenomena, there are several kinds of loyalty that needs to be isolated from each other. The most simple distinction one could make is considering loyalty as a bi-dimensional construct, the term 'composite loyalty' is often assigned to this construct (Homburg & Giering, 2001). The two dimensions of 'composite loyalty' are (Dick & Basu, 1994):

1) Loyalty as an outcome of a positive attitude towards the company.
2) Loyalty measured by strictly looking at the repeat purchase behaviour of a customer.

The superiority of attitudinal loyalty has been previously indicated, since attitudinal loyalty coincides with affective commitment and is therefore less influenced by external factors and more stable than behavioural loyalty (Blocker et al., 2011; Bloemer & Kasper, 1995). This bi-dimensional construct of loyalty leads to an interesting framework proposed by Dick & Basu (1994).

Table 1: Loyalty Matrix (Oliver, 1999)

		Repeat Purchase Behaviour	
		High	Low
Attitude	High	Loyalty	Latent Loyalty
	Low	Spurious Loyalty	No Loyalty

Different account management strategies need to be used for the different loyalty categories, making this framework highly valuable for businesses to consider.

There is also another relevant loyalty framework that needs to be mentioned. Oliver (1999) proposed 4 phases of loyalty formation: (1) Cognitive loyalty, which is loyalty solely based on brand belief, hence based on attributes, this is the weakest form of loyalty; (2) Affective loyalty, this stage contains the formation of an attitude (emotions and satisfaction) towards the company in question; (3) Conative loyalty, an intentional commitment to repurchase is formed; (4) Action inertia loyalty, this is the last stage where the previously named behavioural intention to purchase repeatedly converts to actual repurchasing behaviour of the customer.

The construct chosen for this study is behavioural loyalty since the conditions for behavioural loyalty is inherent in each different type of loyalty, meaning that each customer in a certain stage of loyalty is by definition also behavioural loyal. Furthermore, action loyalty can be easily found in the data, since customers with high values of behavioural loyalty and affective commitment are considered to be action loyal according to L.-W. Wu (2011).

Customer Inertia

The term inertia dates back to the 18th century, it has been first proposed in the physics field by Isaac Newton who proposed the 'Law of Inertia'. Inertia is the tendency of an object to continue moving at a constant velocity if not affected by an external force (Cui et al., 2020). Giving this insight one could get a clearer understanding of customer inertia. Customer inertia is most often explained as the tendency of a customer's past purchasing behaviour being the best predictor for future purchasing behaviour and is often associated with an unconscious process of the customer (Huang & Yu, 1999). The fact that it more a non-conscious is an important and essential to better comprehend customer inertia. This non-conscious form of retention is distinguished from loyalty by the degree of consciousness involved in the decision to continue purchase from the same service provider (Huang and Yu, 1999).

Even though inertia has been examined for several years now (Bozzo, 2002), researchers often miscomprehend and disagree what inertia exactly entails. A recent study revisited the customer inertia and gave light to a possible better comprehension of what this construct exactly means and points out 4 disagreements/inconsistencies in previous literature about customer inertia (Cui et al., 2020): It is unclear whether customer inertia involves behaviour loyalty with a positive or negative attitude. The second inconsistency is whether the behavioural loyalty caused by inertia is stable or unstable. The third inconsistency is whether behavioural loyalty is an antecedent or a consequence of inertia. The last

inconsistency is what factors exactly leads to inertia, Cui et al. (2020) names several factors used in previous literature that can lead to customer's inertia, these differences are also visible in table 2 that showcases the various definitions of customer inertia adopted in previous literature..

Internal factors leading to inertia: (1) Positive attitude from customers (Yanamandram & White, 2006b); (2) the laziness, inactivity, or passivity of the customer (Bozzo, 2002); (3) whether the customer is a variety-seeker or a risk-avoider, although one might think that in the B2B atmosphere the customer would show a more risk-avoidant behaviour; (4) lack of information or knowledge about the alternatives in the industry (L.-W. Wu, 2011); (5) the relationship is of low importance to the customer (Akhter et al., 2011)

Some external factors: (1) The similarity between the current provider and the alternative players in the relevant sector (Yanamandram & White, 2006b); (2) switching costs (Akhter et al., 2011; L. W. Wu, 2011).

Table 2: Definitions of Customer Inertia in Previous Literature

Reference	Definition
Bawa, 1990	… Tendency to avoid variety resulting out of either satisfaction or the customer trying to minimize the cost of thinking.
Dick & Basu, 1994	… A customer perceives little differentiation among brands in a low involvement category and undertakes repeat purchase on the basis of situational cues, such as familiarity or deals.
Campbell, 1997	… The notion of inertia in which repeat purchases occur on the basis of situational cues rather than on strong partner commitment.
Oliver, 1999	Consumers are theorized to become loyal in a cognitive sense first, then later in an affective sense, still later in a conative manner, and finally in a behavioural manner, which is describes as "action inertia."
Seetharaman et al., 1999	This means that the currently chosen brand has a higher probability of being chosen in the future than other brands
Huang & Yu, 1999	… Customer's repeatedly purchase the same brand passively without much thought. Inertia reflects a nonconscious process where consumers simply buy the same brand out of habit.
M. Colgate & Lang, 2001	Apathy – why should I bother, it's not that important?
Bozzo, 2002	Inertia can be defined as a particular state for industrial customer developing regular and stable buying behaviour without any real strong positive feelings
McMullan & Gilmore, 2003	Inertia relates to a customer's contentment with a product or service to the degree that his or her information-seeking relating to substitutes has diminished.
Yanamandram & White, 2004	… The customer does not feel any strong links with the service provider, but repeats the same buying behaviour in order to reduce the perceived risk linked to a bad choice or to limit the information search process and the cost of thinking.
Zeelenberg & Pieters, 2004	We define inertia as the experienced absence of goal-directed behaviour – doing nothing in response to a failed service encounter.

Yanamandram & White, 2005	… Customers are lazy, inactive or passive – even if arrangements between two organisations are unsatisfactory, one organisation may have a tendency to persist with the other.
Greenfield, 2005	The customer continues to purchase the product in the same quantity as before the price increase, even though the market dictates otherwise.
Ye, 2005	The term "inertia" means the propensity to stay with status quo.
Hertz, 2006	This implies that an established relationship might be preferred over a totally new relationship. Therefore, firms will be more likely to want to use existing partners in one supply chain as partners in another chain, rather than to take on new partners. – desire to stay in existing relationships.
Pitta et al., 2006	… It is fomed based on habits or routines that enable the consumers to cope effectively with time pressures and search efforts. Inertia repeat purchasing of a brand appears has been described as habitual behaviour to reduce both mental and physical work.
Yanamandram & White, 2006b	… Customers continuing to repurchase out of inertia despite negative perceptions of the service. However, reliance by service providers on inertia to retain customers could be a risky strategy as inertia is discussed as an unstable condition …
Su, 2009	We define inertia as consumers' inherent tendency to refrain from making any purchase.
Yamamoto Sublaban & Aranha, 2009	… Consumer inertia, which is the tendency of consumers to continue purchasing services or products from the same supplier that he or she is used to doing business with.
Voss et al., 2010	Empirical research frequently examinesinertia as the probability that customers will repeatobserved purchase behavior in the future. Inertial repurchase behavior is most likely in strong-satiation purchase categories that feature low-involvement,frequently purchased, commodity goods. Inertial loyalty likely continues as long as disconfirmation of expectations does not occur. Withminimal product differentiation in strong-satiation purchasecategories, inertial repurchase might be very high even ifthe customer is only moderately satisfied.
Han et al., 2011	… Customers' repeat purchases occur because of their laziness, inactiveness, or passiveness – a lack of goal-directed behaviours – a lack of conscious decision to change – conditioned by habit – psychological barrier to switching
L.-W. Wu, 2011	(1) Spurious inertia is due to passive service patronage and exists without true loyalty – repurchasing behaviours being undertaken passively and without much thought – variety avoider – absence of goal-directed behaviour. (2) Action inertia is defined as the facilitator of repurchasing behaviours – psychological commitment to prior experiences and customer's desire to minimize their cost of thinking – desire to maintain the highest level of customer loyalty
Cheng et al., 2011	Relationship inertia is a fixed consumption pattern – purchase the same product because of habit, without the need to spend energy or time to think too much during the decision making process – low preference attitude
R. Lee & Neale, 2012	… Attitudinal propensity to maintain status que out of passiveness or inaction – passive in contemplating switching – inertia may stem from two psychological states: customers either liking a service provider, or being indifferent towards competing service providers.
Polites & Karahanna, 2012	(1) Behavioural-based inertia implies that use of a system continues simply because it is what the individual user has always done. (2) Cognitive-based inertia implies that an individual

	consciously continues to use a system even though they are aware that it might not necessarily be the best, most efficient, or most effective way of doing things. (3) Affective-based inertia occurs when an individual continues using a system because it would be stressful to change, because they enjoy or feel comfortable doing so, or because they have otherwise developed a strong emotional attachment to the current way of doing things.
Zhao et al., 2012	Consumer inertia refers to consumers' inherent tendency of purchase procrastination and may induce consumers to wait even when immediate purchase is optimal from an objective perspective.
Kuo et al., 2013	Consumers will stay with their current e-tailer as long as no other force compels them to change. Consumers who have high inertia will be reluctant to change even though the alternatives are more attractive - inertia behaviors occur when consumers get used to a particular goods or service provider based on past consumption experience. Inertia makes consumers avoid dealing with unfamiliar providers and incurring considerable learning cost.
Ascarza et al., 2016	… Customers failing to switch plans even in the absence of any commitment contract.
Gray et al., 2017	Customer inertia is said to reduce the incidence of service provider switching – short-term attitudinal propensity to maintain the status quo because of passiveness or inaction - four antecedents to inertia are identified comprising of knowledge; confusion; competitor similarity; and switching costs
Rahantoknam et al., 2017	Inertia means the behavior of customers who have habits that are not directly related to the emotional side, this condition makes the relationship between the seller and the customer becomes very fragile because when there is new a product that has better quality then the possibility on current customer to switch product competitors is larger than customer that loyal.
Sautua, 2017	A tendency for decision makers to choose options that maintain the status quo due to regret aversion and ambiguity-driven indecisiveness.
Mesquita & Torres Urdan, 2019	… Repeated purchases from the same supplier despite the lack of a favorable attitude towards it – despite consumer dissatisfaction, disappointment, and high complaint rates, a company can maintain high customer retention rates – a consequence of an attitude of passiveness
Nel & Boshoff, 2019	Inertia consists out of three components: affective-based inertia, behavioral-based inertia, and cognitive-based inertia.
Cui et al., 2020	(1) The repeat purchase behavior of the consumer who lacks energy, desire or ability to change the current product or service provider. (2) The tendency of the consumer to continue buying the same product or service that he/she had purchased previously unless other factors break it.

Cui et al. (2020) argues that customer inertia is not an unidimensional construct, despite the fact that most previous empirical research treated it as such. Customer inertia is a relatively new construct in scientific empirical customer behaviour research and is additionally not a rational construct, therefore making it logical that not everything is known about the construct and the possibility that there are many misconceptions regarding the term. This paper argues there are three main paths leading up to customer inertia, each with their specific characteristics and different forms of inertia.

Type one customer inertia (CI1) we expect to see in the B2B atmosphere is close to the definition stated by Cui et al. (2020, p. 5) that inertia is "the repeat purchase behaviour of the customer who lacks energy, desire or ability to change the current product or service provider". However, we make a distinction if it is caused by internal or external factors. In CI1 the customer inertia is formed by internal factors. It is formed purely out of the absence of goal-directed behaviour and therefore lacks affection or any positive/negative attitude formation (Zeelenberg & Pieters, 2004). This kind of customers are reluctant to change their purchasing behaviour and prefer to keep the current routines at place (Yanamandram & White, 2004). So, this is a customer that is strongly influenced by habit. This type of customer is defined by spurious loyalty, where the behavioural repeat purchase behaviour is high but has a low attitude towards the brand and there is no form of commitment present, resulting in a less stable form of loyalty.

Type two customer inertia (CI2) is closely related to the first one in the sense that it also leads to behavioural repeat purchase behaviour without any form of affection, however it is formed by external factors, namely a lack of attractive alternatives and high switching costs. These customers perceive themselves being dependent on their service provider (Bozzo, 2002). Or finds himself in a state of indifference between the available alternatives (R. Lee & Neale, 2012). Inertia is here the outcome of customer loyalty that is formed due the external factors. This type of inertia is presumably the least stable, meaning that if a superior provider relationship arises, the customer will not hesitate to switch to another provider (Yanamandram & White, 2006b).

Type three customer inertia (CI3) results from the four staged loyalty framework proposed by Oliver (1999, p. 34), thus it is "a deeply held commitment to repurchase a preferred product consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behaviour". The customer would be too strained to change from service provider due to their positive emotional attachment towards their current service provider and their current routines. For this type there is a clear formation of a positive attitude towards the brand in question leading to a high psychological commitment. This type of customer is expected to be action loyal, justifying the name that is often given in previous literature for this type of inertia, namely 'action inertia' (L.-W. Wu, 2011). This is the most desired type of customer loyalty and can have major implications for KAM, the reason of that will become clear later in this research paper. Even though previous literature argues that customer inertia does not lead to a stable formation of customer loyalty, this form of inertia would in fact lead to a stable form.

Furthermore, these are three possible paths to customer loyalty. However, these paths are not regarded to be mutually exclusive. It is possible that a customer undergoes more than one path, making this construct quite complex.

Psychological Barrier

Psychological barriers (Han et al., 2011) is the most irrational behavioural antecedent adopted in this research paper that leads up to customer inertia, therefore this antecedent is also the most difficult to comprehend, since it is an internal human factor. It is often defined as an "experienced absence of goal-directed behaviour" (Zeelenberg & Pieters, 2004, p. 449). It caused by the customer trying to routinize their behaviour to reduce the cost of thinking, the customer creates a habit of buying from the same service provider (Bawa, 1990). It is a passive nonconscious process, where there is no further evaluation taking place of the relationship with the provider (Huang & Yu, 1999). The characteristics of a psychological barrier can be attributed to habit formation which can be defined as "learned sequences of acts that have become automatic responses to specific cues, and are functional in obtaining certain goals or end-states" (Verplanken & Aarts, 2011, p. 104). Habit consist out of four dimensions according to Polites & Karahanna (2012), namely: (1) intentionality, (2) awareness, (3) controllability, and (4) mental efficiency.

It is important to note that the initiation of the repeat purchase behaviour of the customer is often intentional, hence goal-directed. However, after habit formation is formed the repeat purchase behaviour becomes an unintentional, unaware process. Furthermore, it can be difficult to resist the urge of continuing an automatized work routine, therefore making habits difficult to control. At last, during the performance of a habit the mind is of the individual performing the task is free to do other tasks at the same time, making habits mentally efficient (Polites & Karahanna, 2012).

Habitual behaviour can be due to a couple of factors, for example: the low importance of the product to the business' portfolio; the lack of knowledge about the possible relationship with alternatives in the industry; etc (Akhter et al., 2011). This can result in a dissatisfied customer remaining behavioural loyal until the dissatisfaction of the customer cannot be tolerated anymore (Cui et al., 2020). However, the resulting form of loyalty is very unstable when the customer is pushed out of his high inertial state, meaning that when the customer finds himself in a situation where he is forced to think consciously and evaluate his options, customer churn is a noticeably possible outcome (Ascarza et al., 2016).

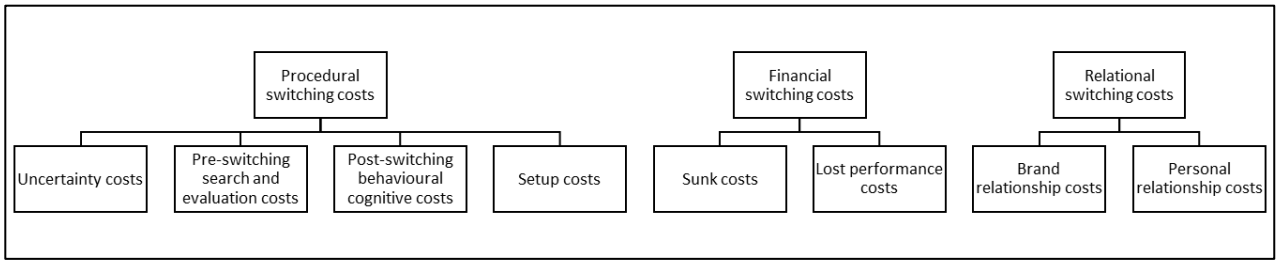
Switching Costs

Switching costs are the customer's perceived cost that will incur when the customer switches from the current to a new service provider (Heide & Weiss, 1995; Jackson, 1985). Thus, switching costs lowers the intention of the customer to switch from their current provider (R. Lee & Neale, 2012). It can even prevent

unsatisfied customers from switching to another provider, that would be because the perceived costs of switching are just too high for the customer to go through the trouble of switching form a provider (Yanamandram & White, 2006a). Increasing the perceived switching costs is an often-used strategy by B2B companies to retain their valuable customers, although it is an effective strategy, this can be dangerous if the retained customers are dissatisfied. It can have a negative effect on acquisition, the long-term retention of your valuable customer and lead to a negative word of mouth (R. Lee & Neale, 2012; Russo et al., 2017; Yanamandram & White, 2006b).

Switching costs doesn't specifically mean monetary costs, the relevant switching costs can be both monetary and non-monetary costs (Dick & Basu, 1994). According to Blut et al. (2016) there are three big categories of switching costs in the B2B context, namely: (1) Procedural switching costs, those contain the uncertainty, the time and the effort of finding a new service provider; (2) Financial switching costs, those costs refer to the direct monetary losses and the lost benefits of terminating the relationship with the current service provider; (3) Finally we have the relationship switching costs, which are possible the most important category of switching costs, those costs involve the loss of the build-up relationship with the current service provider both impersonal as personal. The next framework is based on the research paper of Blut et al. (2016) and better visualises the relevant switching costs that will be relevant for this research paper.

Figure 1: Dimensions of Switching Costs



Alternative Attractiveness

Alternative attractiveness is defined by Ping (1993, p. 325) as "the subject firm's perception of the attractiveness of the best alternative relationship". Alternative attractiveness consists out of four dimensions (L. W. Wu, 2011): (1) the number of available alternatives; (2) the degree of differences among them; (3) the degree of difficulty in understanding them; (4) the degree of difficulty in comparing them. It is important to take into account the costumer's knowledge of the market in which the service porvider

operates in. The higher the customer's knowledge about the market is, the higher the possible alternative attractiveness, since the customer is more qualified to make a good judgement of the possible alternative providers in the market ant how attractive they are compared to the current one. As the alternative attractiveness increases, the customer will generally be less passive regarding issues with their current service provider and would more likely actively seek for a solution (Cui et al., 2020).

Trust

Trust can be defined as the stage "when one party has confidence in an exchange partner's reliability and integrity" (Morgan & Hunt, 1994, p. 23). There is a perception of fairness regarding the relationship with the service provider. Trust is a very fragile construct, an unsatisfied experience during the relationship with a service provider can lead to a disruption of trust and is difficult to restore (Yanamandram & White, 2004).

Satisfaction

Satisfaction can be seen as the post-purchase affective or cognitive evaluation process. The affective process results from the customer favourable assessment of their customer experience with their service provider (Bardauskaite, 2012). The cognitive process revolves around the buyer evaluating if their pre-purchase expectations are met, resulting in a positive (resp. negative) attitude when their expectations are confirmed (resp. disconfirmed) (Bardauskaite, 2012). The evaluation of the relationship can be about a particular transaction or the overall history of the relationship (Garbarino & Johnson, 1999; Jones et al., 2000). The overall evaluation of the relationship seems to be the most decisive (Mesquita & Torres Urdan, 2019), and will also be the one taken into account in this paper. The reasoning behind that is that even when a certain aspect of the customer relationship leads towards an unfavourable outcome, resulting in an unsatisfied experience, the customer can still be more than satisfied if the service recovery is a pleasant experience (Yanamandram & White, 2010).

Commitment

Commitment is a highly researched antecedent for creating customer loyalty, that is because it is "an enduring desire to maintain a valued relationship" (Moorman et al., 1992, p. 315) and requires a relationship that is considered to be important to the customer. The construct commitment has been found to be the most significant relational construct that leads to customer loyalty according to Palmatier et al. (2018). Therefore, commitment is an essential prerequisite for long-term relationship management (Bardauskaite, 2012; Morgan & Hunt, 1994). However, the reasons for the relationship being of high value for the customer differ. The most common way to conceptualize the different kinds of commitment is to

make a distinction between calculative and affective commitment (Bansal et al., 2004; Ganesan et al., 2010; Gounaris, 2005; Jain et al., 2014).

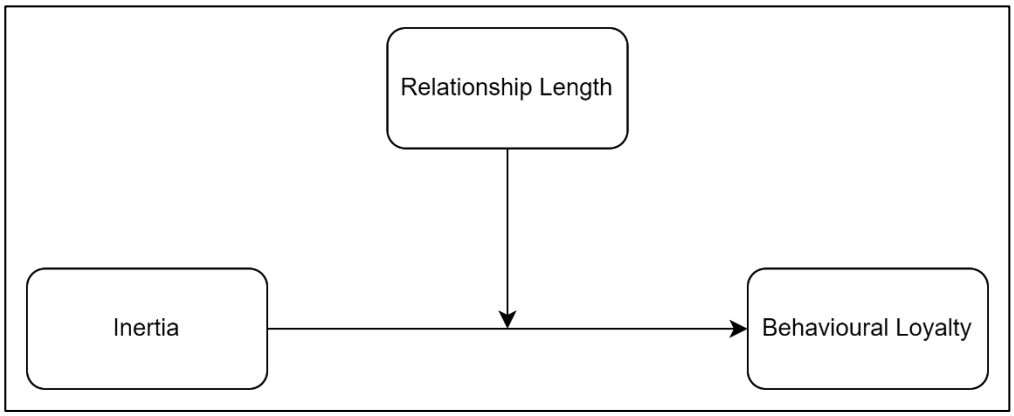
Calculative commitment can be explained as "to what extent the firm's motivation to continue the relationship with a partner is based on structural ties" (Geyskens et al., 1996, p. 305). The commitment is formed because the customer relies on the company at question, it formed out of a low alternative attractiveness and/or high switching costs, the motivation is thus not positive. The customer stays in the relationship, purely because he feels entrapped and in a state of dependence towards the service provider (Fullerton, 2005). Calculative commitment can lead to a pessimistic view of the customer since he perceives a lack of control in the relationship (Jones et al., 2007), it is the primary reason that customers stay with their provider when the level of satisfaction is relatively low (Yanamandram & White, 2010).

Affective commitment is the most desired antecedent of customer loyalty, since it is a main driver of action loyalty, which is a form of loyalty indicated to be very stable. Affective commitment is formed out of the enjoyment of the customer in the relationship and becomes committed towards the service provider out of his own desire (Jain et al., 2014). In contrary to calculative commitment, affective commitment is only present after a long term relationship since it requires the trust and satisfaction of the customer towards the service provider (Bardauskaite, 2012).

2.3 RELATIONSHIP BETWEEN KEY CONSTRUCTS THROUGH SEM

2.3.1 What is the role of inertia to behavioural loyalty

Figure 2: Conceptual Framework 1



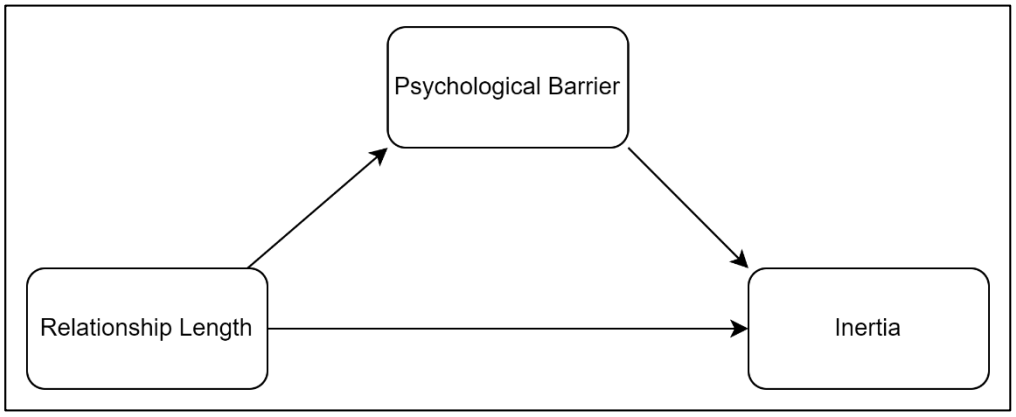
Despite all the different approaches of what inertia exactly is, there is one aspect that every research paper agrees upon. Customer inertia is to be believed to have a significant positive effect on behavioural loyalty. Previous research has already proven this relation is strong (Bozzo, 2002; L. W. Wu, 2011; Yanamandram & White, 2006a, 2006b). Additionally, the longer the existing relationship with the supplier, the more likely the customer is to rely upon inertia to repurchase from that supplier at question. The reason being that inertia relies upon past experience. So the longer the relationship length, the greater the past experience of the customer is, and the more likely that his current/future behaviour will reflect that past behaviour. Therefore, relationship length could facilitate a higher level of customer loyalty for a certain level of customer inertia (L.-W. Wu, 2011).

H1: Inertia has a positive effect on behavioural loyalty.

H2: Relationship length positively moderates the relationship between inertia and behavioural loyalty.

2.3.2 Inertia One

Figure 3: Conceptual Framework 2



Inter-organisational embedded routines consists of various sequences of integrated habits of an individual level. Those habits prevent procurement managers of revaluating their routines in the absence of any change in the context relationship. Instead, these employees continue to perform their routinized behaviours. Therefore the procurement manager neglects any alternative, since there is no reflection upon the relationship with the service supplier at question. The struggle of employees to control there behaviour is directly related with the creation of customer inertia (CI1) (Polites & Karahanna, 2012). In this model, psychological barrier can be seen as a mediator for relationship length. Since psychological barrier formation only really forms after an extended period of time as it requires previous experience with a certain supplier (Cui et al., 2020). So a long relationship length can lead to higher levels of customer inertia through the formation of a psychological barrier.

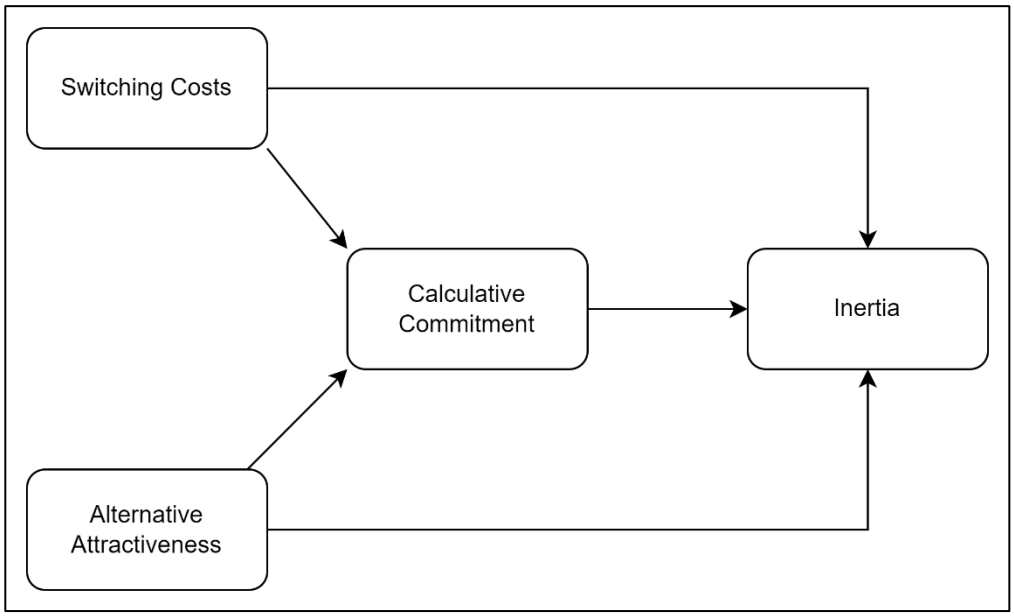
H3: Psychological barrier has a positive effect on customer inertia.

H4: Psychological barrier positively mediates the relationship between relationship length and customer inertia.

Take note that in previous literature, psychological barrier/habit is often confounded with customer inertia. However, Polites & Karahanna, 2012 argues that the two constructs are distinctly different: “Habit is a learned response automatically triggered by stimulus cues in the environment. Inertia is a conscious choice to stay with the status quo even in the presence of better alternatives or incentives to change”.

2.3.3 Inertia Two

Figure 4: Conceptual Framework 3



Customer inertia two results more out of external factors regarding the customer, namely: switching costs, alternative attractiveness and calculative commitment. This form of inertia is expected to be highly volatile to changes in the antecedents is the customer is aware of these changes.

Customer inertia two assumes that high switching costs is an antecedent for inertia, we expect that switching costs lead to high inertia. When a customer experience high switching costs, thus making the customer feels stuck in their current relationship, unrelated to their attitude towards the brand, the customer has the tendency to stay with their current service provider. Thus making the customer inert since he feels powerless in the situation, eventually this can lead to a state of rational inattention (Miravete & Palacios-Huerta, 2014). This is a hypothesis that has been confirmed in the B2C context (Mesquita & Torres Urdan, 2019). It is important to note that high switching costs can elicit negative effects upon the relationship, such as word-of-mouth (R. Lee & Neale, 2012).

H5: Switching costs positively effects customer inertia.

If the available alternatives are not attractive or the customer is unaware of available alternatives, thus the customer will tend to be reluctant to switch from service provider. In a state of low alternative

attractiveness, a dissatisfied customer does not aggravate the unsatisfactory experience with their current provider, as the customer does not expect to have another better alternative, leading to type two customer inertia (CI2). However, if the attractiveness of alternatives increases, an unsatisfied customer who was in a state of high inertia can become less passive about the reasons that he is dissatisfied, making the chance of churning higher (Mesquita & Torres Urdan, 2019).

H6: Alternative attractiveness positively effects customer inertia.

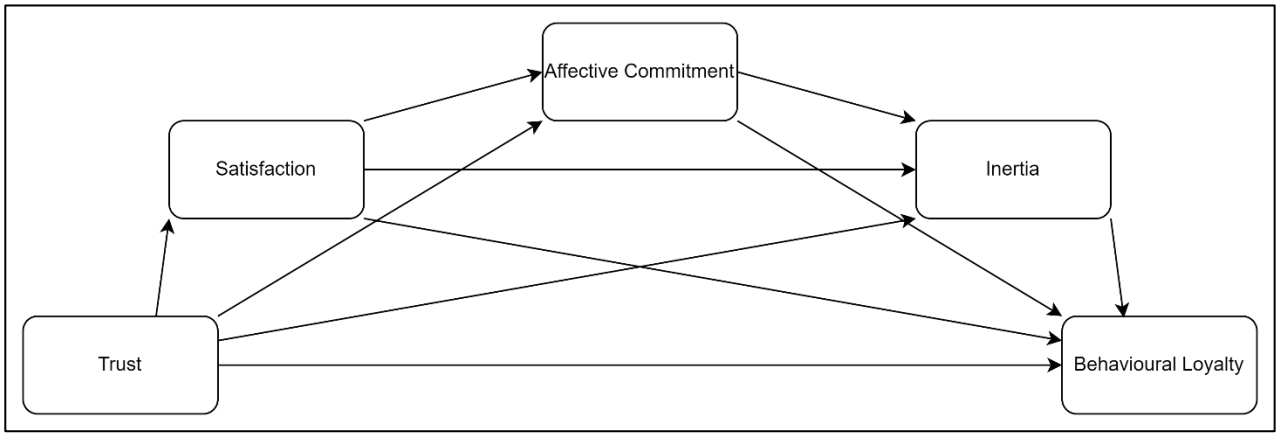
As previously stated, calculative commitment is the outcome of high switching costs and/or alternative attractiveness. We expect that calculative commitment exerts a mediating role for the relationship between switching costs and alternative attractiveness to customer inertia. Since commitment represents the continuation of a relationship, this nourishes the inertial behaviour of a customer (L.-W. Wu, 2011), therefore we expect it to be the main antecedent in this model to customer inertia through its moderating effect.

H7: Calculative commitment positively mediates the relationship between switching costs and customer inertia.

H8: Calculative commitment positively mediates the relationship between alternative attractiveness and customer inertia.

2.3.4 Inertia Three

Figure 5: Conceptual Framework 4



A framework proposed by Bardauskaite (2012) for a long lasting loyalty relationship in the B2B sector suggests that the relationship evolves with the creation of trust that leads to satisfaction which leads to affective commitment. And all of this will lead to behavioural loyalty, but one would expect this path to possibly even lead to action loyalty since there is a creation of a positive attitude with an affective commitment towards the service provider at question. Although this paper partly agrees upon the insight of Bardauskaite (2012). These previously stated relationships have their imperfections, there is a plethora of indications in previous research for both positive and negative contrarian cases of these relationships. There are examples of significant number of customers that are satisfied with their relationship, but nevertheless still churn (Naumann et al., 2010). Even though satisfaction has been previously seen as a necessary condition for customer loyalty in the absence of any switching barriers, there are also a significant number of customers who are unsatisfied and without any barrier to switch from provider that still remain behavioural loyal, presumably due to type three customer inertia (CI3) (Russo et al., 2015). To investigate this we use a two serial multiple mediator model with three mediators. Since we believe that trust causes satisfaction, which in turn causes affective commitment, and that causes customer inertia, which causes behavioural loyalty at the end.

Trust is the underlying factor of any human relationship and is a key ingredient in key account management (KAM). Trust is the starting point before satisfaction or affective commitment can be established (Rao et al., 2003). Furthermore, Bozzo (2002) argues that inert customers have high levels of trust towards their service provider, although the perceived levels of trust for inert customers are expected to be lower than normal affective loyal customers.

Previous research of customer loyalty holds substantial importance for the effects of satisfaction, since it has very desirable effects. Satisfaction has an influence on both the behaviour and the attitude of customers towards the company and can therefore lead to behavioural or even action loyalty in the presence of commitment, therefore commitment can be considered as a mediator for this relationship (Gustafsson et al., 2005; Y.-W. Lee & Bellman, 2008; Vickery et al., 2004; Yanamandram & White, 2010).

Some research papers suggest that satisfaction and customer inertia are not related, they are nothing more than two independent antecedents to behavioural. However, their relationship may be more complex as anticipated (Gray et al., 2017). Customer inertia may not only leads to customer loyalty and commitment, but also leads to customer inertia (Cheng et al., 2011; Cui et al., 2020). Nevertheless, a high degree of customer satisfaction is not sufficient to indicate repurchase behaviour. However, the affective commitment

resulting from customer satisfaction is a sufficient indicator. There is a tendency of customers with an affective state to be insusceptible to change over a certain period of time (Koval et al., 2015). Therefore, affective commitment is believed to establish an inertial repurchasing pattern, which is essentially customer inertia (Evanschitzky et al., 2006; Oliver, 1999). Since affective commitment entails a psychological attachment to a certain service provider, it makes a lot of sense that affective commitment additionally leads behavioural loyalty (L.-W. Wu, 2011).

H9: There following two serial multiple mediator model with three mediators is significant: $trust \rightarrow satisfaction \rightarrow affective\ commitment \rightarrow customer\ inertia \rightarrow behavioural\ loyalty$
two serial multiple mediator model with three mediators.

2.3.5 Control variable

Although this variable is not the focus of this study, the importance of the relationship to the customer, thus the criticality of the service provider to the day-to-day business of the customer, has previously been seen as an significant antecedent on customer inertia (Akhter et al., 2011). If the service is not that important for the customer, this could be due to the small percentage of the costs of the service in the customer's expenditure or due the incremental beneficial function to the company, the higher the probability of the customer being inert. Therefore, this will be a control variable for conceptual framework 2 through 4 as an additional antecedent to customer inertia.

2.2 Applying complexity theory to customer inertia within the B2B context

Previous qualitative research on inertia has always been executed in a symmetric fashion, the previous literature only focused on the net effects of antecedents on inertia and the predictive capability of inertia on customer loyalty. However, the reality is much more complex than what previous literature suggests. Using complexity theory, it is possible to get a deeper understanding of the different paths that lead to inertia in the B2B context. After performing structural equation modelling, this paper will additionally use the same form of complexity theory used by Russo et al. (2015) to understand the different paths that lead to customer loyalty in the B2B context, namely qualitative comparative analysis (QCA). This is a method of asymmetric testing that uses Boolean operators to identify the different combinations of antecedents that lead to the outcome in question (Russo et al., 2015; Woodside, 2014; P. L. Wu et al., 2014), namely the different types of customer inertia.

Symmetric analysis tests the strength of the relationship between an antecedent and its outcome. Thus, it test the predictive validity of high (low) values of X (an antecedent condition) on high (low) values of Y (the outcome condition) by conducting a multiple regression analysis for example. However, it neglects possible or negative contrarian cases that could arise out this relation (Woodside, 2013). Therefore, asymmetric analysis also looks at those contrarian cases. So even though there is a strong relationship between high values of X on high values of Y, there is also a possibility to get insight in contrarian cases where the X is high, but the Y is low. This allows the researcher to get better insight on the different possible relationships between the constructs at question (Woodside, 2014). This means that it is possible to distinguish different configurations that lead to the outcome variable at question (Russo et al., 2015). This manner of doing research has proven itself to be useful to better understand the different behavioural patterns of customers leading to an outcome variable at question, since customer behaviour (especially customer inertia) is rather complex, using a multiple regression analysis could oversimplify the relations at question.

Even though the previous stated conceptual models are interesting and are a great start to better comprehend how customer inertia can arise in the B2B service context, it is possible that there is a certain overlap between these models. Let's just say for example that customers who go through the path of conceptual model 3 where calculative commitment is created, also experience a high psychological barrier, then it is not clear what variable actually lead to customer inertia. Therefore it is interesting to perform qualitative comparative analysis (QCA) to see which recipe of antecedents show high values in customer inertia to get greater insight in the data.

3. METHODOLOGY

3.1 RESEARCH DESIGN

This research paper consists out of 2 parts. The first part is Structural Equation Modelling (SEM) to verify our conceptual models stated in the literature review, this method relies more on commonly used statistical research. After this analysis on the relationships between the constructs, complexity theory is performed via qualitative comparative analysis (QCA). QCA is more able to investigate the causal complexity of a social phenomenon, it doesn't try to prove that a causal relationship exists, it rather seeks to discover patterns and

associations between the constructs and is more able to understand the dynamic relationship between the constructs to see what combinations is associated with high values of customer inertia.

3.2 DATA COLLECTION AND SAMPLING

3.2.1 Population specification

The target group of this research are any purchase liaisons of a company regarding one of their service providers. Meaning that they have an influence upon the decision to continue their relationship with a particular service provider or to churn. Since this is a very broad target group, it is by no means possible to dispose of a sampling frame.

3.2.2 Determine sample size

Using the Cochran's sample size formula, which presumes that the population phenomena as a percentage, a sample size of 151 respondents is needed to ensure a confidence level of 95% and a margin of error of 8%. Furthermore, to be conservative and to maintain the desired precision, a population proportion of 50% was applied.

$$n_0 = \frac{Z^2 P(1-P)}{e^2} = \frac{1{,}96^2 \times 0{,}5 \times 0{,}5}{0{,}0064} = 151$$

3.2.3 Sampling

Since there is no sampling frame, it is impossible to execute probability sampling. Therefore this research is limited to non-probability sampling, where convenience sampling is the most logical option. Meaning that the most available persons with the right requirements for this research were asked to fill in the survey.

3.2.4 Data collection

To test the proposed hypothesis, a survey was distributed online using Qualtrics. This survey was distributed via 2 channels. The first channel was email, by using mailing lists and self-collected company emails a total of 6800 companies were reached. This could be done by using the email marketing service

Mailchimp to prevent ending up in the spam folder and to reach out in a more efficient manner. The second channel was LinkedIn. LinkedIn was used to send private LinkedIn messages to individuals with the right requirements for this survey. Additionally, paid advertising on LinkedIn was executed for one week. These ads were targeted by filtering the job function (such as: chief procurement officer, procurement analyst, CEO, etc) of LinkedIn users.

In total, 254 responses were collected. After filtering out incomplete surveys, failed screening and control questions and controlling for unthoughtful respondents the eventual sample size is narrowed down to 159 survey respondents.

3.3 SURVEY DEVELOPMENT

3.3.1 Formation of the survey

After the introduction page, the survey starts off with a screening question. This is a classification question that ensures the respondents are a part of our population. This happens by just posing the question if they can be considered as a purchase liaison for their company regarding their service providers. Following that, we ask respondents to focus on one of their service providers to answer all of the following questions. They have a free choice to choose any of their service providers.

Following that, all the data for the scales are collected (see 3.2.3 Scales) in a common practice statistical order (de Pelsmacker & van Kenhove, 2014), namely: Starting off with information questions. This happened by first posing questions about their current behaviour, followed by questions about their past behaviour and ending with questions about their attitude towards the company in question. Only at the end classification questions were posed, such as their role within the company, with the exception of the first screening question.

To finish the survey the participants have the option to leave their email address if they want to receive a report after the research is completed. For the complete survey and survey flow see appendix 10.1.

3.3.2 Ensuring validity

This research tried to optimize the internal validity as much as possible through a number of ways. First and foremost the conducted research ensures face validity by performing a pre-testing of the survey to eliminate all the possible imperfections. Furthermore, content validity has also been accounted for. This was done by letting procurement officers check the survey if they fully understand the content in the survey. Additionally Professor Dr Bert Paesbrugghe reviewed the survey before the distribution of the survey.

This research will also control for discriminant validity through confirmatory factor analysis and correlation analysis.

Additionally, open questions are not essential to this research, since there is enough qualitative research available that states the different relations between the constructs, leading to a sufficiently high validity. However, the closed questions with quantitative analysis is relevant to investigate the reliability of our assumptions.

3.3.3 Measures of variables

The multiple constructs needed for this research were measured via seven-point Likert-scaled items ranging from (1) strongly disagree to (7) strongly agree. Those constructs are customer loyalty, customer inertia, psychological barriers, switching costs, alternative attractiveness, trust, satisfaction, calculative commitment and affective commitment. All the items used in this survey were adopted from already existing scales. To minimize common method bias, four items were reverse-coded (Podsakoff et al., 2003).

Behavioural loyalty was measured using 3 scaled items adopted from Blut et al. (2014) and R. Lee & Neale (2012). The three items adopted from these scales tried to reflect the behavioural loyalty from the respondents towards their service provider. It was important to distinguish between behavioural and attitudinal loyalty since inertia is often not correlated with attitudinal loyalty.

Customer inertia was measured by using 5 scale items adopted from R. Lee & Neale (2012) and L. W. Wu (2011). Since the hypothesis is that inertia is more complex and wrongly comprehended than suggested by many research papers, this needed to be taken into account while picking the right scale to measure a consumer's state of inertia. The goal eventually is to find the different clusters of variables that are

correlated with a high inert state, therefore the adopted scales measures inertia in its purest form so it is compatible with the 3 previously hypothesised clusters. The research paper by Cui et al. (2020) that redefines the term customer inertia was of great assistance to narrow down which scales to use. Note that this is by no means a way of manipulating the data, this is only makes sure that the suggested forms of inertia can be found if they exist.

To measure psychological barriers we used a scale adopted from Polites & Karahanna (2012) and Nel & Boshoff (2019) where the term psychological barrier is there referred to habit formation. Measuring the construct switching costs is less evident, as switching costs has been found to be a multi-dimensional construct as previously stated in the literature review. Therefore the items measuring switching costs adopted from Blut et al. (2016) covered the seven dimensions of switching costs. The reason for not including all the eight dimensions of switching costs is because after a thorough examination of the uncertainty dimension, it is quite obvious that it strongly overlaps with items relevant for the alternative attractiveness scale. For the construct alternative attractiveness, four items were adopted from Mesquita & Torres Urdan (2019).

To measure trust, two items were adopted from Padgett et al. (2020) that questions the trust in the firm itself and the representatives of the firm. For the measurement of satisfaction, 4 items were adopted from L. W. Wu (2011). To measure commitment, the items for calculative and affective commitment appeared together so the respondent does not have the tendency to automatically distinguish the two constructs. To measure calculative commitment, three items were adopted from Jain et al. (2014). And for the measurement of affective commitment, two items were as well adopted from Jain et al. (2014).

See appendix 10.2 for a table to see the factors with the specific items used for this research paper. The following table shows the 5-point scale that was used to measure relationship length (see table 3). The control variable ‘relationship criticality’ was measured on a 10-point Likert scale (see appendix 10.2.1).

Table 3: Measurement of Relationship Length

Value	**Meaning**
1	Less than 3 years
2	3 to 5 years
3	5 to 10 years
4	10 to 15 years

5	Over 15 years

3.4 VALIDATION OF MEASURES

Before performing the actual CFA, it is important to control if performing a CFA is meaningful. Meaning that the items in this study are sufficiently correlated to another to from factors, therefore a certain degree of multicollinearity is desirable. According to the Barlett's test of sphericity, the variables are significantly correlated. Furthermore the measure of sampling adequacy, namely the Kaiser-Meyer-Olkin Measure is meritorious. Meaning that a CFA is definitely relevant.

Table 4: KMO and Barlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,850
Bartlett's Test of Sphericity	Approx. Chi-Square	3070,248
	df	528
	Sig.	,000

Behavioural loyalty was measured using three 7-point Likert scaled items, with no items removed the factor has an internal consistency of 77,7% (α=.777). (see appendix 10.3.1)

After running the EFA and CFA for inertia which was measured using five 7-point Likert scaled items, item 4 from psychological barrier was added. The reason for changing the 4th item from its scale is because scales used aren't robust and since there are still a lot of misconceptions about customer inertia as previously stated in this research paper. As inertia is by some researchers defined as a form of "habit persistence" (Polites & Karahanna, 2012) it is often difficult to separate the term inertia and habit (in this research referred to as a psychological barrier). Since we characterize inertia as a state of repeat repurchasing behaviour that occurs without much thought. We believe that the fourth dimension of habit, namely 'awareness', should be assigned to customer inertia. This is an assumption that should be further explored in future research. After this reformation of the scale, there is an internal consistency of 79,6% (α=.796). (see appendix 10.3.2)

The scale of psychological barrier was measured using four 7-point Likert scaled items, as previously mentioned item 4 was removed and added to customer inertia. The remaining 3 items have internal consistency of 85,3% (α=.853). (see appendix 10.3.3)

Switching costs was measured using seven 7-point Likert scaled items, the internal consistency is 77,7% (α=.771). No item was removed. (see appendix 10.3.4)

Alternative attractiveness was measured using three 7-point Likert scaled items, no items were removed. The factor results in an internal consistency of 56,3% (α=.563). This low factor score could be due to the low number of items, thus this construct poses a possible limitation of this research paper. Note that this is an inverted construct. Meaning that how higher the construct scores, the lower the actual alternative attractiveness is. (see appendix 10.3.5)

Trust was measured with two 7-point Likert scaled items that have a high degree of correlation (r=.785, p<.001). (see appendix 10.3.6)

Satisfaction was measured using three 7-point Likert scaled items. No item was removed after running the CFA and the factor ended up with an internal consistency of 89,4% (α=.894). (see appendix 10.3.7)

Calculative commitment was measured using three 7-point Likert scaled items. No item was removed after completing the CFA and the construct ended up with an internal consistency of 80,2% (α=.802). (see appendix 10.3.8)

Affective commitment was measured using two 7-point Likert scaled items. No item was removed and the two items have a high degree of correlation (r=.866, p<.001). (see appendix 10.3.9)

Considering that the data collected was collected via self-reported questionnaires, common method variance could be a potential problem. Meaning that the variance is caused by the measurement method instead of the constructs being measured (Podsakoff et al., 2003). This could in the end lead up to Type I and Type II errors in the data analysis. To account for this, the Harman one-factor test was performed. The first factor of the Harman one-factor test only accounts for 28,28% of the variance, therefore common method variance is not regarded as being a significant influential phenomena in this dataset. (see appendix 10.3.10)

Table 5: Confirmatory Factor Analysis

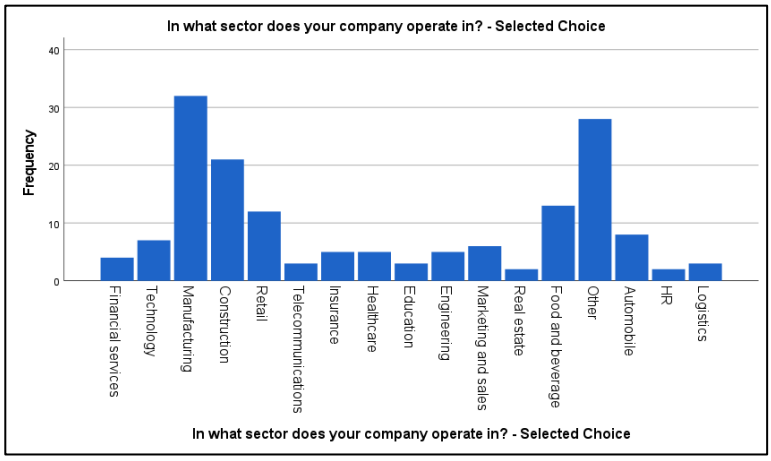
Item	Factor loading
Behavioural Loyalty	
1. The service provider is my first choice for these kinds of services	0.721
2. I intent to switch to another service provider in the near future (-)	0.869
3. I intent to continue doing business with this service provider in the following years	0.888
Inertia	
1. I never thought about switching to another service provider	0.735
2. I constantly look out for attractive deals from other service providers (-)	0.555
3. I will continue using this service provider, simply because I've always used this provider in the past	0.751
4. I cannot be bothered to think about switching to another service provider	0.793
5.Unless I become very dissatisfied with this service provider, changing to a new one would be a bother	0.624
6. Using this service provider is something I do without being aware	0.779
Psychological barrier	
1. Using this service provider has become automatic to me	0.826
2. When faced with the task of purchasing from a service provider of that type, using the current one is an obvious choice for me	0.928
3. I do not need to devote a lot of mental effort to decide that I'll use this service provider for their service offering	0.884
Switching costs	
1. It would take a lot of time, effort and money to locate a new service provider	0.694
2. If I were to switch from service provider, I would have to learn how things work at that one	0.577
3. There is not much time and effort involved when I would start using a new service provider (-)	0.714
5. We have spent a lot of time and money at this service provider	0.749
6. By continuing to use the same service provider, I receive certain benefits that I woul not receive if I switched to a new one	0.595
7. I have somewhat of a personal relationship with at least one employee at this service provider	0.543
8. I like my service providor's public image	0.703
Alternative attractiveness (-)	
1. If I would change my service provider, I'm not sure about the results	0.821
2. In my opinion, there aren't any other better alterantives	0.509
3. I am not sure what the service quality would be if I switched to a new service provider	0.844
Trust	
1. Representatives from our service provider are trustworthy	0.945
2. Our service provider keeps promises it makes to our firm	0.945
Satisfaction	
1. This service provider is a good firm to do business with	0.900
2. I am dissatisfied with the service quality of my service provider (-)	0.926
3. I am satisfied with the competence of my service provider	0.926
Calculative commitment	
1. Changing from service provider would be too disruptive for our business, so we continue to work with the current one	0.761
2. Even if we wanted to shift business away from this service provider, we wouldn't because our losses would be significant	0.892
3. We need to keep working with this service provider, since leaving them would be difficult for our firm	0.894
Affective commitment	
1. We want to stay with our current service provider as we think positively about them	0.966
2. Our service provider keeps promises it makes to our firm	0.945

4. ANALYSIS AND RESULTS

4.1 DESCRIPTIVE STATISTICS

Before diving into the data, it is interesting to take a look on how well distributed our data is over the industry and in their response regarding our constructs. The purchase liaisons of the customer's companies are quite well distributed over different industries (see figure 6). Keep in mind that they do not need to work in the service industry, it is only important that they talk about their service provider.

Figure 6: Sector Frequency



The descriptive statistics of our constructs relevant for the following analysis can be found in the appendix (see appendix 10.4). It is important to note that we got high, medium and low levels of customer inertia, this is as desired since we want to know what combination of antecedents can lead to inertia. It should be noted that we do not want to make any statements in this research on the percentages of how many businesses are inert and not inert in the B2B service context, we only want to look into what can possibly lead to inertia. Further, it should be pointed out that that we got a rather high level of positive attitudes towards service providers, this could be because the respondent was free to talk about any service provider to their liking which could cause for some limitations regarding our findings.

4.2 CORRELATION ANALYSIS

To get an initial insight in the dataset a Pearson correlation analysis was conducted on the constructs. Table 6 shows the means, standard deviation and the correlation analysis for the constructs.

Inertia has a high/medium positive correlation with all antecedents used for this study. This result was to be expected since this paper tries to enhance the understanding of customer inertia, therefore constructs were chosen that would possibly correlate with inertia.

A positive correlation between all the constructs and behavioural loyalty was expected, since all these constructs have previously been found to be an antecedent to behavioural loyalty. However, there seems to be no correlation between calculative commitment and behavioural loyalty. This is an unexpected outcome, since previous research found a strong link between those two constructs.

Furthermore, the constructs that act as independent variables for these research also have significant correlations. Only one relation is regarded to be quite high to cause some multicollinearity, and that is the relationship between satisfaction and affective commitment. However, affective commitment acts as a mediator for satisfaction, meaning that you don't need to see the two variables as two separate independent variables, and rather see affective commitment as an outcome of satisfaction.

Table 6: Means, Standard Deviations, and Correlations

Variables	Mean	SD	1	2	3	4	5	6	7	8	9
1. Behavioural Loyalty	5,335	1,181	1								
2. Inertia	3,881	1,304	,444**	1							
3. Psychological Barrier	5,153	1,226	,535**	,592**	1						
4. Switching Costs	4,304	1,067	,216**	,404**	,392**	1					
5. Alternative Attractiveness (-)	4,476	1,044	,393**	,362**	,515**	,414**	1				
6. Trust	5,629	0,981	,440**	.256**	.353**	0,118	,219**	1			
7. Satisfaction	5,652	0,951	,567**	,261**	,435**	0,091	,256**	,758**	1		
8. Calculative Commitment	3,239	1,264	0,042	,317**	,203*	,502**	,261**	-,205**	-,167*	1	
9. Affective Commitment	5,302	1,187	,629**	,397**	,511**	,248**	,391**	.616**	,744**	0,036	1

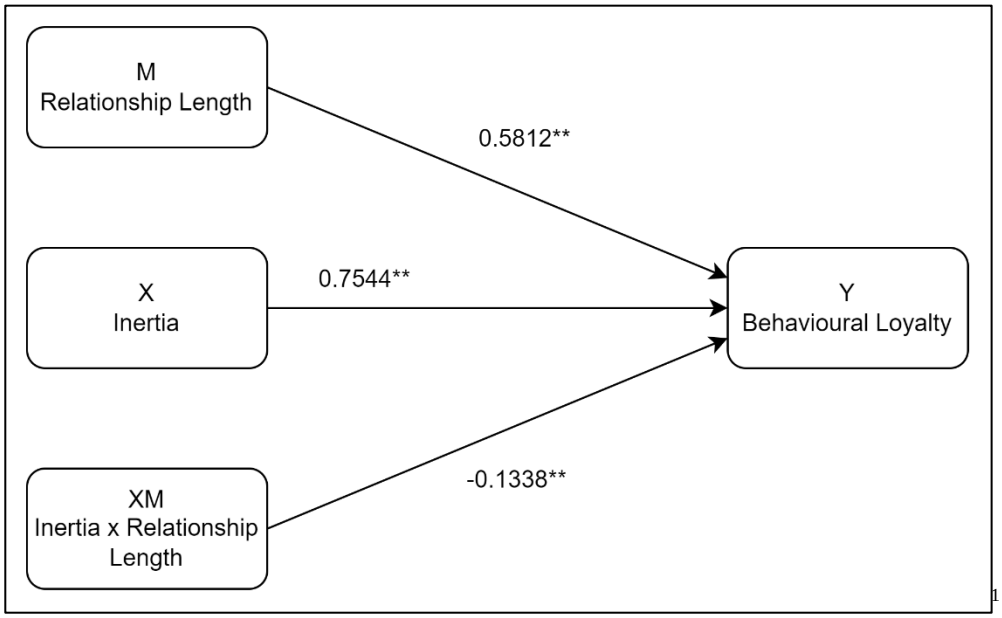
** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

4.3 MODEL TESTING

4.3.1 The role of inertia on behavioural loyalty

Figure 7: Statisctical Model 1



[1]

To test the first two hypothesis, a simple moderation analysis was performed using Process Model 1 (Hayes, 2013). The regression model is significant (F(3,23) = 61.17, p < .001) and can explain 88.86% of the variance in the outcome variable (R^2 = 0.89).

[1] Note: *p < .05, **p < .01

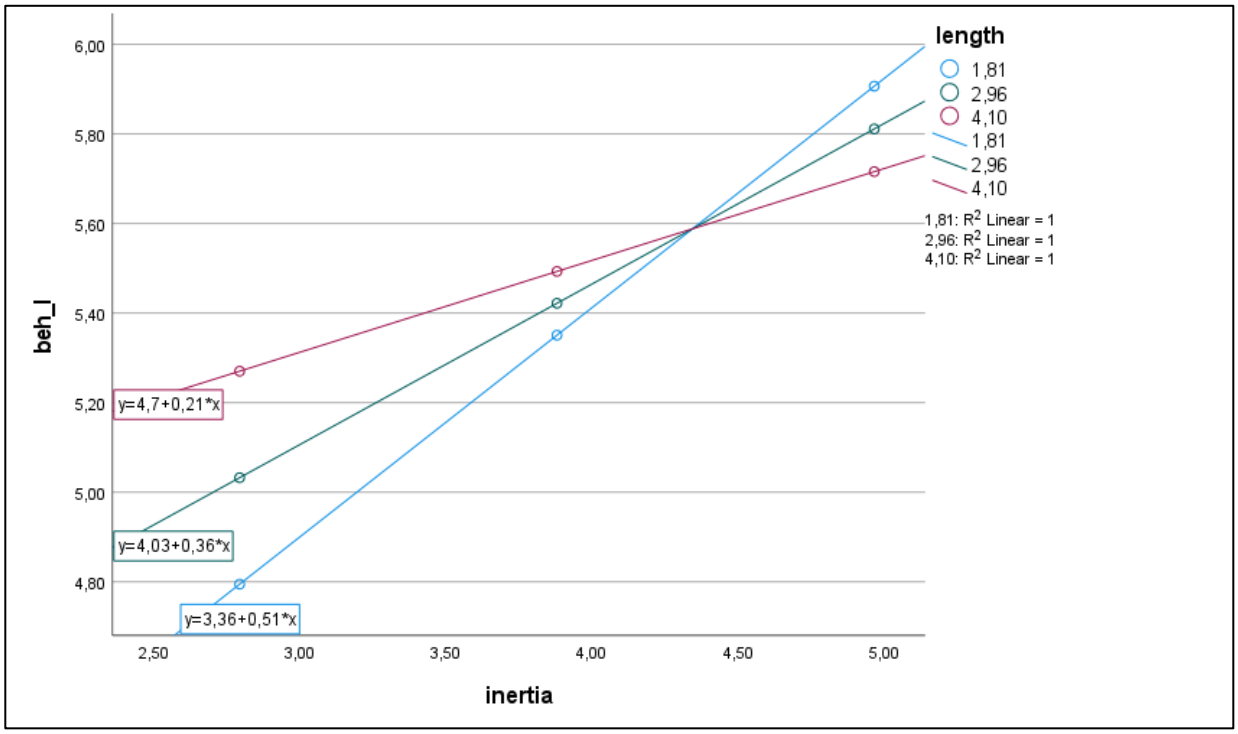
Table 7: Results from the Regression Analysis of Statistical Model 1

Universiteit		Coeff.	SE	t	P
Intercept	i_1	2,3114	0.3293	7.0192	<.001
Inertia (X)	b_1	0.7544	0.0818	9.2182	<.001
Length (M)	b_2	0.5812	0.1041	5.5828	<.001
Inertia x Length (XM)	b_3	-0.1338	0.0259	-5.1715	<.001
$\boldsymbol{R^2}$ = 0.8886, F(3,23) = 61.1695, p < .001					

The relationship between inertia and behavioural loyalty is significant and positive, **confirming H1**. The moderator 'relationship length' has a significant positive relationship with behavioural loyalty. Additionally, there is a significant interaction effect between the moderator 'relationship length' and inertia. However, this interaction is negative instead of positive, thus **rejecting H2**.

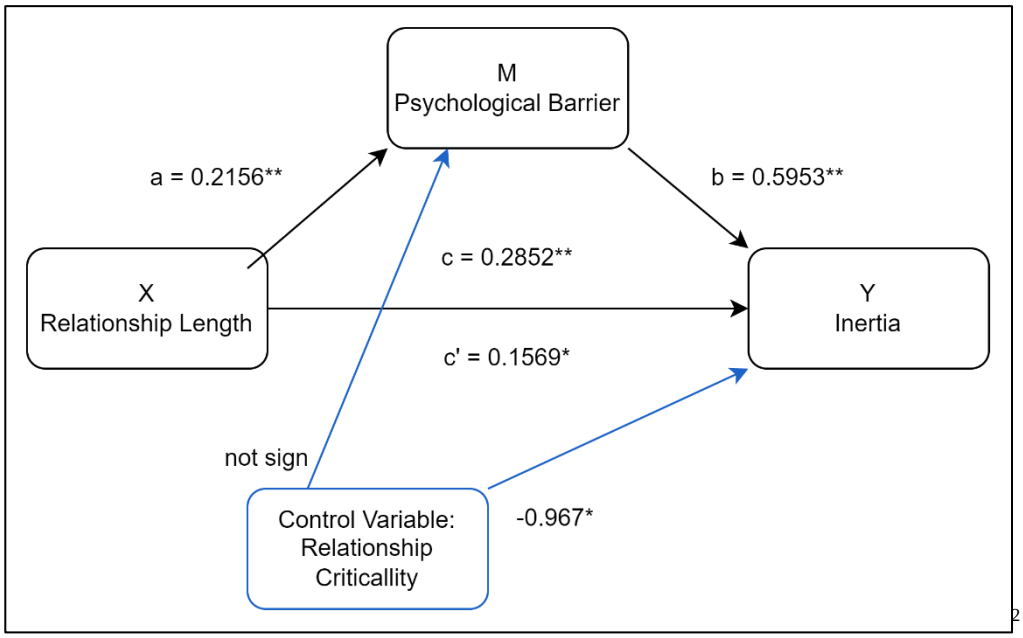
The positive effect of customer inertia on behavioural loyalty is significant at different levels of the relationship length, however the effect becomes weaker as the relationship length increases. A visual representation is helpful to better understand the moderating effect of relationship length on customer inertia (see figure 8). As you can see in the figure, the slope of the effect of inertia on behavioural loyalty is smaller for longer relationships, however the intercept is higher. In a relatively short relationship, at low levels of inertia, the customer in not behavioural loyal. However, in a relatively long relationship, the customer can be considered as behavioural loyal at all levels of customer inertia.

Figure 8: A Visual Representation of the Moderation of Inertia (X) on Behavioural Loyalty (Y) by Relationship Length (M)



4.3.2 Testing for Inertia One

Figure 9: Statistical Model 2



To test the H3 and H4, a simple mediated analysis with a control variable was performed using Process Model 4 (Hayes, 2013).

A significant regression model was found for the mediator outcome variable psychological barrier ($F(1,157) = 9.79$, $p < .01$). The a path is significant and positive, meaning that longer relationships with a service provider are associated with higher levels of psychological barriers. But this model only explains 5.87% of the outcome variable, which was expected, our assumption is that longer relationships can lead to a psychological barrier and that would lead to inertia. But by no means did we assume the duration of relationship length is a strong predictive variable for the level of psychological barrier.

The regression with the outcome variable inertia has also been found significant ($F(2,156) = 47.21$, $p < .001$), this model can explain 37.70% of the variance of customer inertia. The b path has a significant

[2] Note: *p < .05, **p < .01

positive coefficient and is the cause for a relatively high R^2 for customer inertia. The c' path is significant, meaning that besides the possible indirect effect, the length of the relationship also positively effects customer inertia, meaning that both the indirect and direct effect of relationship length is significant.

There is an indirect effect of relationship length on customer inertia (ab = 0.13, 95% CI = 0.06 to 0.22). This means that the effect of relationship length on inertia is mediated by the psychological barrier of the customer. Thus, relationships with a service provider of a long duration can lead to a psychological barrier, those customers with a psychological barrier experience higher levels of customer inertia. Thus **confirming H3 and H4**.

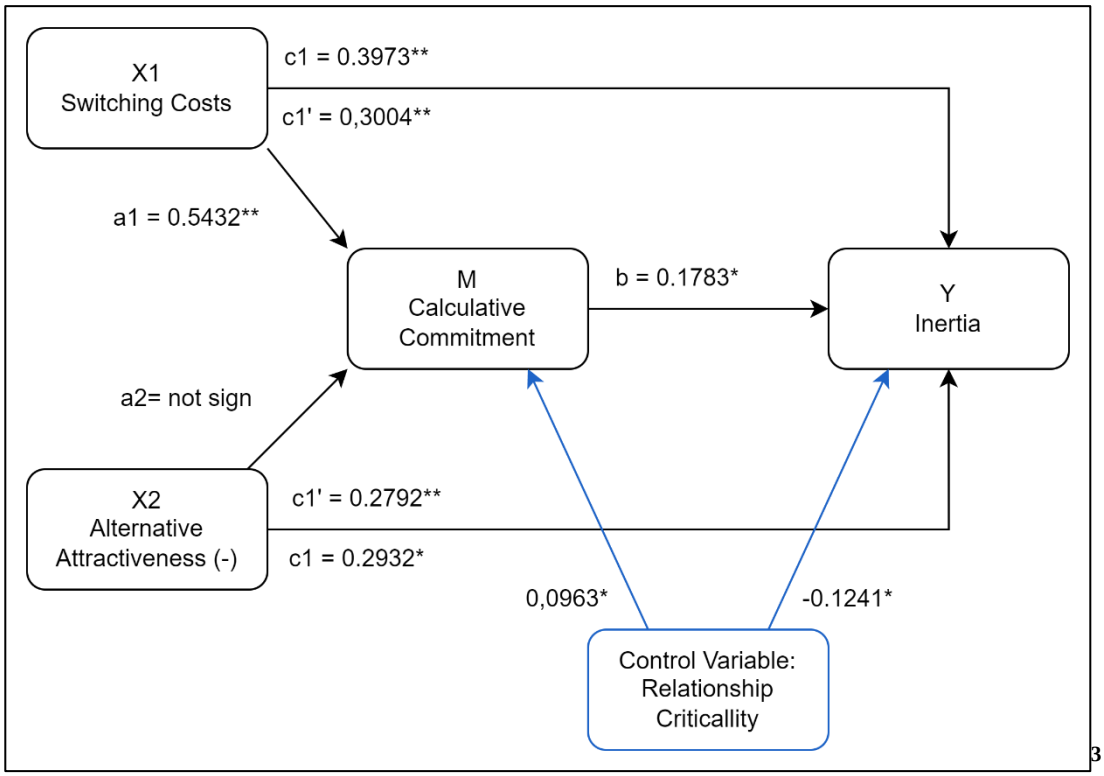
Note that the control variable has a significant negative effect on customer inertia, as previously expected.

Table 8: Results from the Regression Analysis of Statistical Model 2

		M (Psychological Barrier)				**Y (Inertia)**		
Antecedent		Coeff.	SE	p		Coeff.	SE	p
Constant	i_1	4.257	0.408	<.001	i_2	1.018	0.455	.0265
Length (X)	a	0.216	0.069	.0021	c'	0.157	0.061	.0107
Psychological Barrier (M)		-	-	-	b	0.595	0.069	<.001
Relationship Criticality (CV)		0.037	0.049	.4468		-0.097	0.042	.0226
		$\boldsymbol{R^2}$ = 0.0587 F(1,157) = 9.7882 p = .0021				$\boldsymbol{R^2}$ = 0.3770 F(2,156) = 47.2076 p < .001		

4.3.3 Testing for Inertia Two

Figure 10: Statistical Model 3



[3]

To test H5, H6 and H7, a mediated analysis with two independent variables and a control variable was performed using Process Model 4 (Hayes, 2013).

The regression with the outcome variable calculative commitment has been found significant ($F(3,155) = 919.80$, $p < .001$). This model is able to explain 27.71% of the variance in calculative commitment. There is no significant relationship between alternative attractiveness and calculative commitment. Only switching costs has a positive effect on calculative commitment, making path a_1 significant and path a_2 not significant.

[3] Note: *p < .05, **p < .01

The regression to predict inertia for statistical model 3 is significant as well (F(4,154) = 13.25, p < .001), and is for this case able to explain 25.61% of the variance in the variable customer inertia. Both switching costs and alternative attractiveness (-) have a direct positive relationship with inertia. Note that alternative attractiveness is an inverted scale so the true relationship is negative. Additionally, calculative commitment has a positive relationship with inertia, making the b path significant.

Due to a1 and b being significant and a2 being nonsignificant, calculative commitment only mediates the relationship between switching costs and inertia (a_1b = 0.10, 95% CI = 0.003 to 0.21), and not between alternative attractiveness and inertia (a_2b = 0.01, 95% CI = -0.01 to 0.08).
Thus **confirming H5, H6 and H7**, and **rejecting H8**.

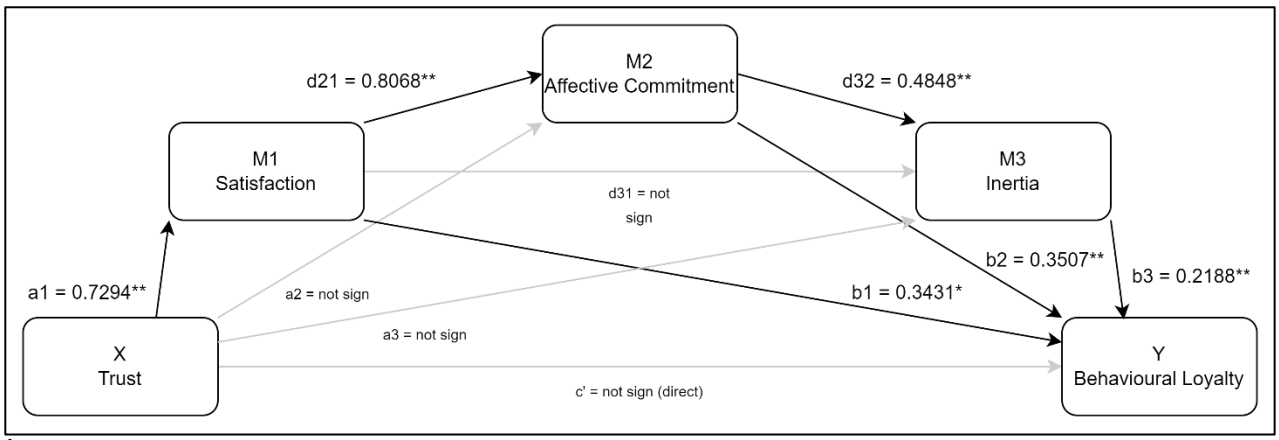
Take note that the control variable has a significant positive relationship with calculative commitment and a significant negative relationship with customer inertia. Thus, the more critical the relationship to the customer, the higher the calculative commitment, but the lower the customer inertia to the relationship.

Table 9: Results from the Regression Analysis of Statistical Model 3

		M (Psychological Barrier)				**Y (Inertia)**		
Antecedent		Coeff.	SE	p		Coeff.	SE	p
Constant	i_1	-0.117	0.514	.8195	i_2	1.619	0.540	.0031
Switching Costs (X1)	a_1	0.543	0.089	<.001	c'_1	0.300	0.104	.0046
Alternative Attractiveness (-)(X2)	a_2	0.079	0.090	.3867	c'_2	0.279	0.096	.0040
Calculative Commitment (M)		-	-	-	b	0.1783	0.084	.0362
Relationship Criticality (CV)		0.096	0.049	.0331		-0.124	0.048	.0102
		$\boldsymbol{R^2}$ = 0.2771 F(3,155) = 19.8048 p < .001				$\boldsymbol{R^2}$ = 0.2561 F(4,154) = 13.2528 p < .001		

4.3.4 Testing for Inertia Three

Figure 11: Statistical Model 4



4

A mediated analysis with two independent variables and a control variable was performed to test H8 using Process Model 4 (Hayes, 2013). Since this model accounts for 3 mediators, a total of 4 regressions were run in this output.

Trust significantly predicted satisfaction, a_1 = .73, t(156) = 14.14, p < 001. Trust also explained a significant proportion of the variance in satisfaction, R^2 = .58, F(2,156) = 105.80, p < .001.

For the second model, satisfaction significantly predicts affective commitment, d_{21} = .81, t(155) = 7.95, p < 001. Trust has no significant direct relationship with affective commitment. This model is additionally able to explain a significant proportion of the variance in affective commitment, R^2 = .57, F(3,155) = 67.14, p < .001.

For the third model, affective commitment is able to significantly predict inertia, d_{32} = .48, t(154) = 3.95, p < 001. The effect of trust and satisfaction on inertia has been found nonsignificant. The third model is able to explain a significant proportion of the variance in inertia, R^2 = .16, F(4,154) = 7.56, p < .001.

[4] Note: *p < .05, **p < .01

The final model is able to explain a significant amount of the variance in behavioural loyalty through its predictors, R^2 = .47, F(5,153) = 27.06, p < .001. Satisfaction has a significant direct effect on behavioural loyalty, b_1 = .34, t(153) = 2.57, p < 05. The direct relationship of affective commitment on behavioural loyalty is significant, b_2 = .35, t(154) = 3.76, p < 001. And on top of that, there is a significant direct relationship of inertia on behavioural loyalty, b_3 = .22, t(154) = 3.75, p < 001. However, there is no direct relationship between trust and behavioural loyalty.

Table 10 shows the significant indirect relationships that can be found in the a two serial multiple mediator model with three mediators. The following path that was hypothesised in the literature review $trust \rightarrow satisfaction \rightarrow affective\ commitment \rightarrow customer\ inertia \rightarrow behavioural\ loyalty$ can be found, thus **confirming H9**.

Table 10: Significant indirect effects on behavioural loyalty

	Effect	**Boot SE**	**BootLLCI**	**BootULCI**
Indirect effect 1	0.2503	0.1151	0.0171	0.4807
Indirect effect 2	0.2064	0.0815	0.0720	0.2902
Indirect effect 3	0.0624	0.0283	0.0182	0.1304
Indirect effect 1	$trust \rightarrow satisfaction \rightarrow behavioural\ loyalty$			
Indirect effect 2	$trust \rightarrow satisfaction \rightarrow affective\ commitment \rightarrow behavioural\ loyalty$			
Indirect effect 3	$trust \rightarrow satisfaction \rightarrow affective\ commitment \rightarrow customer\ inertia \rightarrow behavioural\ loyalty$			

Note that relationship criticality has no significant effect on all four regressions for statistical model 4.

4.4 COMPLEXITY THEORY

4.4.1 Contrarian case analysis

To perform an analysis using complexity theory, a contrarian case analysis is required to answer the question whether one individual attribute positively or negatively contributes to customer inertia. This analysis is better able to give a first glance at the complexity of our data. Contrarian case analysis displays the cases that counter the main positive or negative effect of an antecedent on customer inertia, which would prove that the occurrence of one construct is not enough to reach the outcome of customer inertia. Structural equation modelling doesn't allow for asymmetric relationships in the data, therefore contrarian cases are neglected in SEM (Woodside, 2014).

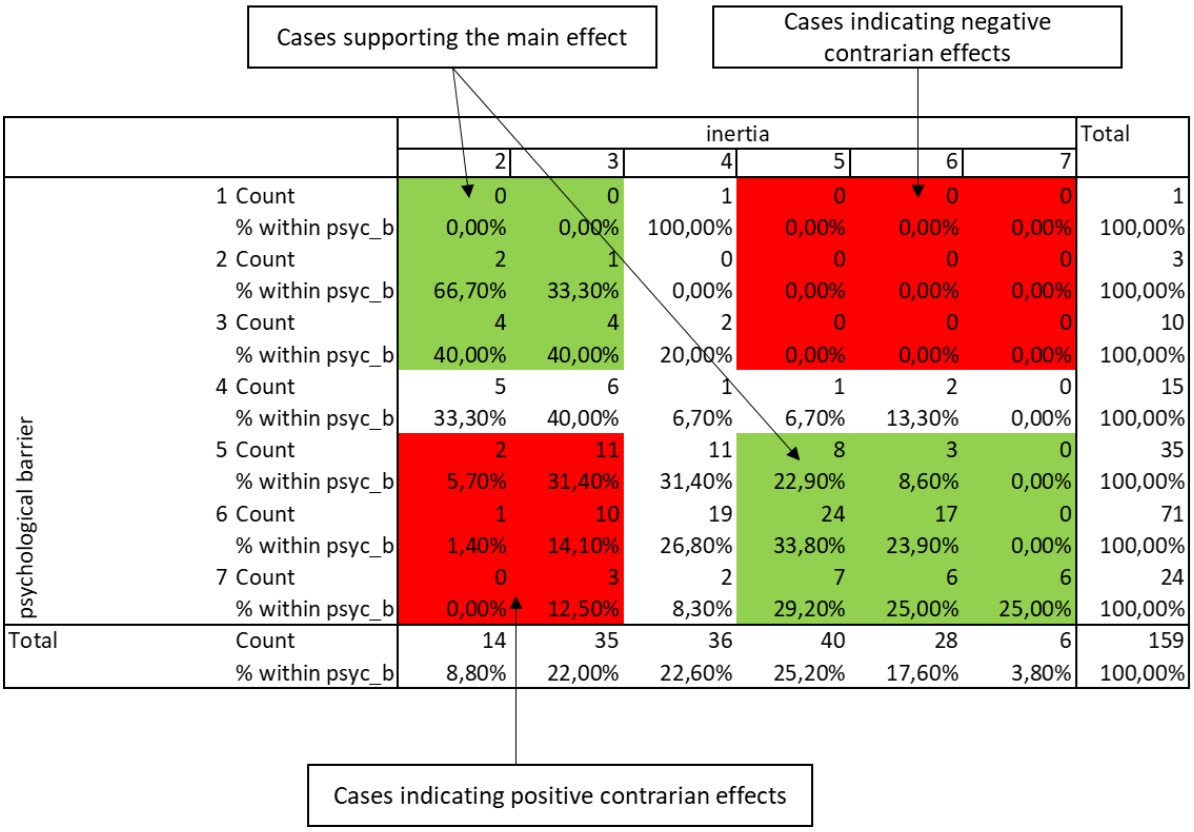
Previous research used quantile analysis to perform a contrarian case analysis (Mollenkopf et al., 2011; Woodside, 2014; P. L. Wu et al., 2014). Thus, this method will be adopted for this research. Quantile analysis is relevant to find contrarian cases, since it is able to divide the respondents from the lowest to the highest quantile for each measured construct in relationship with two or more constructs (McClelland, 1998).

Note that there is no need to confirm the relationship with our antecedents and our outcome variable, since those relationships have been indicated by our SEM analysis. However, there is a need to analyse the contrarian cases opposing our previous founded main net effect. To do this, we will mainly focus on the 3 variables from the 3 previously stated statistical models that stand in a direct relationship with customer inertia. Those variables are: psychological barrier, calculative commitment and affective commitment. The reason for focusing on those variables is that if all variables are included in the complexity theory analysis this would create overly complex relationships, and the main purpose for the complexity analysis in our research is to see how the 3 models occur and if they exist within each other or independently.

Table 11 shows the contrarian case analysis of psychological barrier in relation with the outcome 'customer inertia'. The green fields show the cases that support the main effects. The red fields show the contrarian cases. In this case, there are no negative contrarian cases, only positive contrarian cases. Indicating that

psychological barrier is a necessary condition for customer inertia, but it's not a sufficient condition to lead to customer inertia.

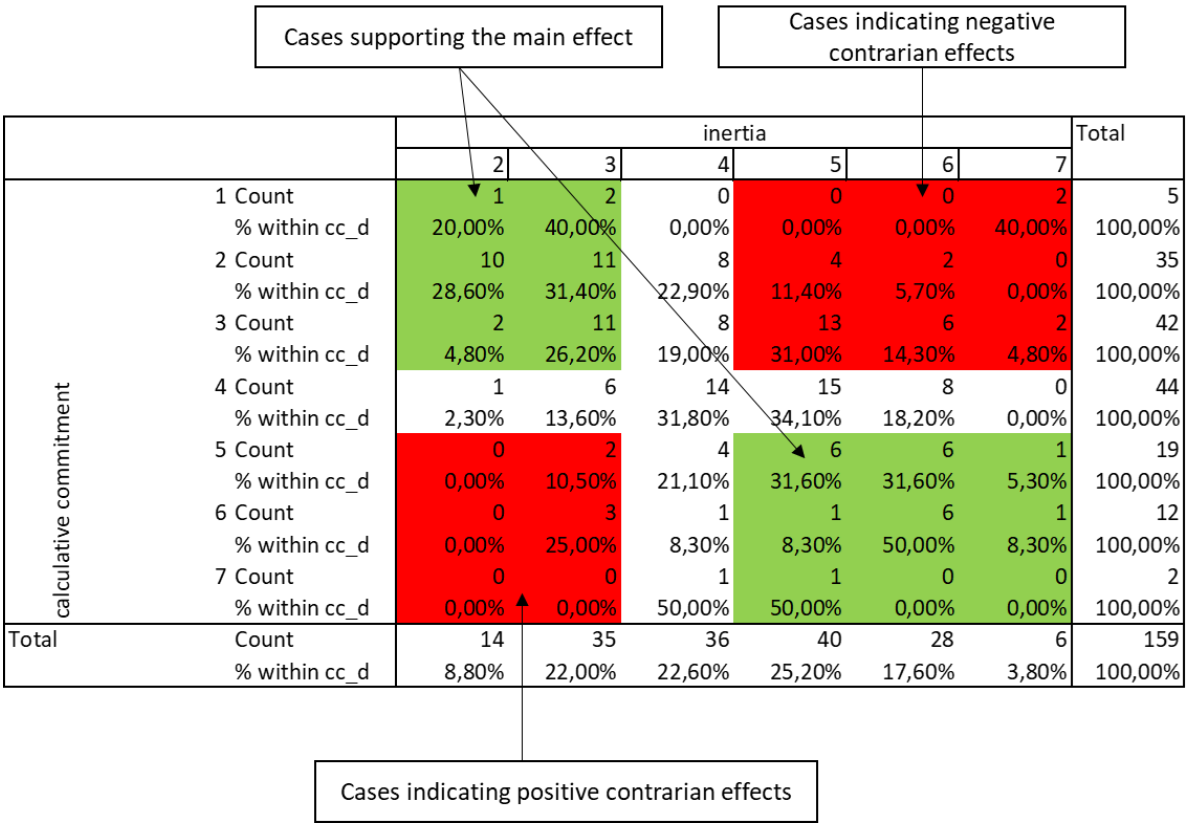
Table 11: Quantile Analysis: Psychological Barrier and Customer Inertia



		inertia						Total
		2	3	4	5	6	7	
psychological barrier	1 Count	0	0	1	0	0	0	1
	% within psyc_b	0,00%	0,00%	100,00%	0,00%	0,00%	0,00%	100,00%
	2 Count	2	1	0	0	0	0	3
	% within psyc_b	66,70%	33,30%	0,00%	0,00%	0,00%	0,00%	100,00%
	3 Count	4	4	2	0	0	0	10
	% within psyc_b	40,00%	40,00%	20,00%	0,00%	0,00%	0,00%	100,00%
	4 Count	5	6	1	1	2	0	15
	% within psyc_b	33,30%	40,00%	6,70%	6,70%	13,30%	0,00%	100,00%
	5 Count	2	11	11	8	3	0	35
	% within psyc_b	5,70%	31,40%	31,40%	22,90%	8,60%	0,00%	100,00%
	6 Count	1	10	19	24	17	0	71
	% within psyc_b	1,40%	14,10%	26,80%	33,80%	23,90%	0,00%	100,00%
	7 Count	0	3	2	7	6	6	24
	% within psyc_b	0,00%	12,50%	8,30%	29,20%	25,00%	25,00%	100,00%
Total	Count	14	35	36	40	28	6	159
	% within psyc_b	8,80%	22,00%	22,60%	25,20%	17,60%	3,80%	100,00%

Table 12 shows the same analysis for calculative commitment in relation with the outcome variable 'customer inertia. Both positive and negative contrarian cases can be found in this case. This means that calculative commitment is neither sufficient nor necessary for customer inertia to occur. However, in our case it is important to note that there are more negative contrarian cases. So this variable already leans more to a variable that is sufficient to indicate inertia but not necessary.

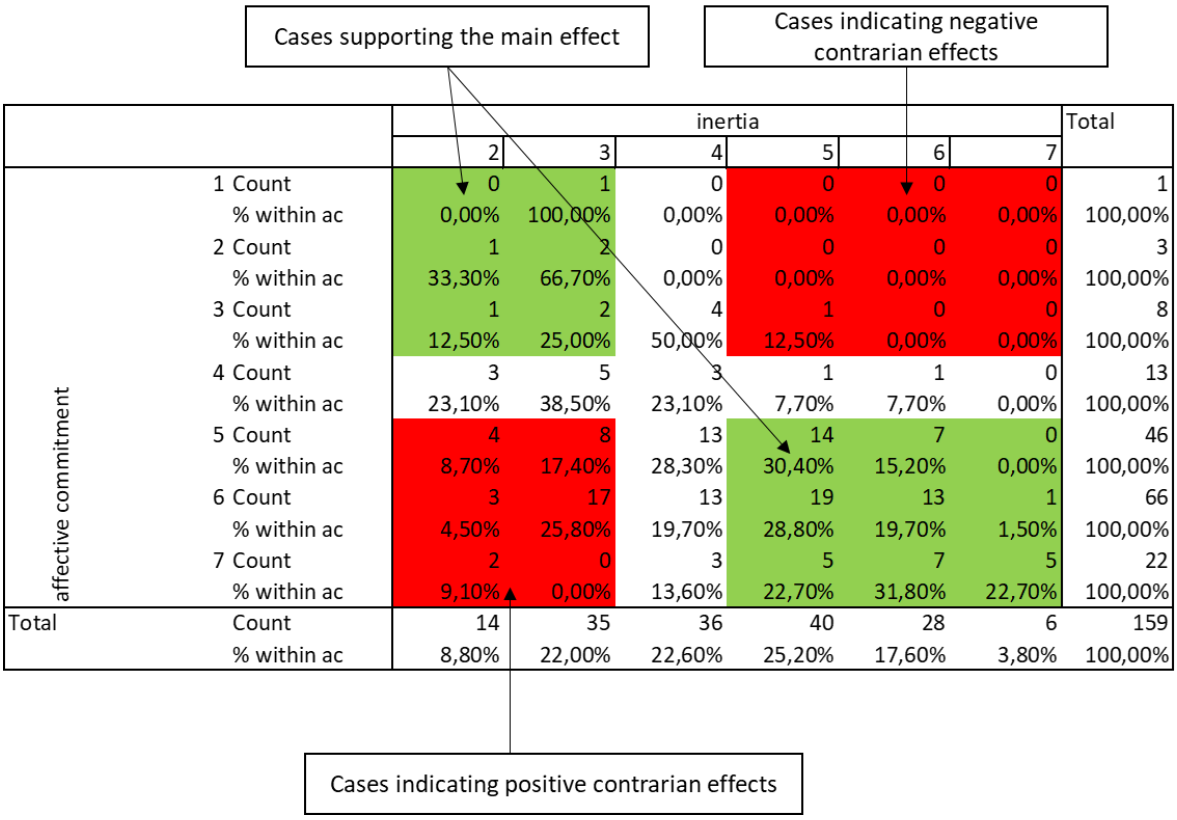
Table 12: Quantile Analysis: Calculative Commitment and Customer Inertia



		inertia						Total
		2	3	4	5	6	7	
calculative commitment	1 Count	1	2	0	0	0	2	5
	% within cc_d	20,00%	40,00%	0,00%	0,00%	0,00%	40,00%	100,00%
	2 Count	10	11	8	4	2	0	35
	% within cc_d	28,60%	31,40%	22,90%	11,40%	5,70%	0,00%	100,00%
	3 Count	2	11	8	13	6	2	42
	% within cc_d	4,80%	26,20%	19,00%	31,00%	14,30%	4,80%	100,00%
	4 Count	1	6	14	15	8	0	44
	% within cc_d	2,30%	13,60%	31,80%	34,10%	18,20%	0,00%	100,00%
	5 Count	0	2	4	6	6	1	19
	% within cc_d	0,00%	10,50%	21,10%	31,60%	31,60%	5,30%	100,00%
	6 Count	0	3	1	1	6	1	12
	% within cc_d	0,00%	25,00%	8,30%	8,30%	50,00%	8,30%	100,00%
	7 Count	0	0	1	1	0	0	2
	% within cc_d	0,00%	0,00%	50,00%	50,00%	0,00%	0,00%	100,00%
Total	Count	14	35	36	40	28	6	159
	% within cc_d	8,80%	22,00%	22,60%	25,20%	17,60%	3,80%	100,00%

Table 13 shows again the same analysis but then for affective commitment in relation with the outcome variable ‘customer inertia’. Quite a few positive contrarian cases can be found and only one negative contrarian case can be found. So one could be inclined to say that alternative attractiveness is a necessary condition but not sufficient to indicate customer inertia. However, as previously noted our data does not have a large representation of customers with low affective commitment, making the one negative contrarian case possibly more relevant. So therefore affective commitment is possibly not even necessary for inertia to occur. Thus, making this an aspect that should be further examined.

Table 13: Quantile Analysis: Affective commitment and Customer Inertia



		inertia						Total
		2	3	4	5	6	7	
affective commitment	1 Count	0	1	0	0	0	0	1
	% within ac	0,00%	100,00%	0,00%	0,00%	0,00%	0,00%	100,00%
	2 Count	1	2	0	0	0	0	3
	% within ac	33,30%	66,70%	0,00%	0,00%	0,00%	0,00%	100,00%
	3 Count	1	2	4	1	0	0	8
	% within ac	12,50%	25,00%	50,00%	12,50%	0,00%	0,00%	100,00%
	4 Count	3	5	3	1	1	0	13
	% within ac	23,10%	38,50%	23,10%	7,70%	7,70%	0,00%	100,00%
	5 Count	4	8	13	14	7	0	46
	% within ac	8,70%	17,40%	28,30%	30,40%	15,20%	0,00%	100,00%
	6 Count	3	17	13	19	13	1	66
	% within ac	4,50%	25,80%	19,70%	28,80%	19,70%	1,50%	100,00%
	7 Count	2	0	3	5	7	5	22
	% within ac	9,10%	0,00%	13,60%	22,70%	31,80%	22,70%	100,00%
Total	Count	14	35	36	40	28	6	159
	% within ac	8,80%	22,00%	22,60%	25,20%	17,60%	3,80%	100,00%

Note that although not all the variables were significantly directly related to customer inertia (as previously seen in 4.3), the contrarian case analysis of the other variables can still be found in appendix 10.6. All the variables had positive and negative contrarian cases, meaning that no variable is a sufficient or necessary indicator for customer inertia.

This analysis indicates that no single antecedent seems sufficient to predict the level of customer inertia, but could therefore depend on the composition or recipe of the antecedents. This means that a QCA analysis is in fact relevant to perform.

4.4.2 Qualitative comparative analysis

In this step we will apply the complexity theory analysis to better understand if the outcome variable 'customer inertia' results out of each of the 3 conceptual models independently or if it is the result out of the combination of the 3 different conceptual models. This analysis is executed using configuration theory. According to Ordanini et al. (2013) such an analysis is interesting as some antecedents can lead to a different outcome depending on how those antecedents are arranged. A common term used in complexity theory analysis is 'equifinality'. As stated by Woodside (2014, p. 2499) "equifinality is the principle that multiple paths occur which lead to the same outcome".

To perform this analysis we make use of fuzzy-set qualitative comparative analysis (fsQCA). This analysis takes into account the contrarian cases rather than ignoring it. By doing that, fsQCA makes models out of the presence or absence of certain variables that lead to high scores in the outcome condition (P. L. Wu et al., 2014). Normally one should define a property space, the property space is where all of the potential configurations of attributes of an outcome variable are identified and this space should be build up from a theoretical background (Russo & Confente, 2019). Since this research paper is already designed conceptual models for the outcome variables and performed an analysis upon those variables, the property space is already defined. But will be further elaborated for each fsQCA analysis in this report.

Calibration of causal variables and the outcome variable

For fsQCA, fuzzy sets are required. A fuzzy set is "a continuous variable that has been purposefully calibrated to indicate degree of membership in a well-defined and specified set" (Ragin, 2008, p. 30). Calibration is needed to transform our constructs into fuzzy set membership scores. To do this we need to define per construct what value accords with full membership (value 1), full non-membership (value 0) and the crossover point (value 0.5). Although we are dealing with Likert-scaled data, there is still some ambiguity regarding the value of the crossover point. For Likert-scaled data one can perform an absolute calibration (e.g. for an 7-point Likert scale, 1, 4, and 7), or relative calibration using the percentiles of the data. This paper will implement absolute calibration, since most research papers use absolute calibration

and it is also the recommended option from Meier (2017). Since the values of Likert scales represent meaningful thresholds. In appendix (see 10.7) the calibration of our constructs can be found.

Refinement of the truth table through frequency and consistency

When performing an fsQCA analysis, the fsQCA returns a truth table. The truth table shows all the possible configurations of the presence or absence of each construct included in the property space, this means the truth table returns 2^k rows, where k is the number of antecedents defined in the property space. However, this table needs to be refined by adopting two conditions: (1) the minimum amount of cases for a certain solution and (2) the consistency of the solution. Consistency is the degree to which a certain configuration is a consistent subset of membership in the outcome (Ragin, 2008).

For the frequency threshold, 1 is usually used for medium-sized samples (e.g., 10-50 cases), while the threshold can be higher for larger-scaled samples (e.g., 150 and more cases). However, if we strictly adhere to a previous set threshold and this results in a low inclusion of the overall cases (Greckhamer et al., 2013), this would exclude some diversity in the data which would be undesirable and we could lose quite a lot of data, since our sample size is not that large either. Therefore our frequency threshold will be a minimum of 1 but can be increased if this would not result in a low inclusion of the overall cases and a low solution consistency.

For the size of our sample, a consistency threshold of 80% is the convention. This means that a configuration is accepted when the consistency of that configuration exceeds the threshold of 80%. For making statements of how the combination of our data leads to customer inertia, a consistency close to 1 is desired. The occurrence of contradictory cases lowers the consistency score of a certain configuration. That being said for larger samples (N > 150) the recommended minimum consistency is 80% (Ragin, 2008).

The fsQCA analysis using psychological barrier, calculative commitment and affective commitment as causal conditions

To kick off the fsQCA analysis, we start by looking how the three directly related variables configure and their outcome on customer inertia. Ragin (2008) suggests to keep the number of causal conditions low by using higher order concepts (variables that incorporate several variables). Since psychological barrier, calculative commitment and affective commitment can be regarded as such variables, these are used to perform an fsQCA analysis. Thus, this analysis can give an insight on whether the three previously stated models can occur independently or not.

Table 14 shows the truth table with a frequency threshold of 1. The most frequent configuration is the one with high levels of psychological barrier and affective commitment, and secondly the one with high levels of all three causal variables. Take note that the configuration with the absence of psychological barrier, calculative commitment and affective commitment results in an absence of customer inertia (however the consistency is 75%). Therefore, one of the three paths suggested by the three conceptual models seems necessary for customer inertia to occur. The sole presence of affective commitment is not sufficient to indicate customer inertia, neither is the combination of affective commitment with a psychological barrier. However this does not mean that affective commitment cannot lead to inertia. It does mean that affective commitment can occur without customer inertia. This is logical if we look back at our SEM analysis in 4.3.4 where the mediation model to behavioural loyalty was more significant without including customer inertia.

Table 14: Truth table for Customer Inertia with frequency threshold of 1

Psychological Barrier	Calculative Commitment	Affective Commitment	Number of Cases	Customer Inertia	Raw Consistency	PRI Consistency	SYS Consistency
1	1	0	2	1	0.929884	0.309963	0.323077
0	1	1	2	1	0.916572	0.278687	0.278688
0	1	0	1	1	0.903157	0.130267	0.130268

1	1	1	28	1	0.879045	0.657579	0.705676
1	0	0	3	1	0.83697	0.180251	0.188525
0	0	0	6	0	0.759003	0.082051	0.0821564
1	0	1	74	0	0.729843	0.474927	0.524355
0	0	1	9	0	0.729803	0.0875911	0.0903103

The truth table analysis was performed with three frequency thresholds from 1 through 3. Meaning that we will first looked at all cases, to see a diversified insight in the data, and then later generalise the data to a certain extend. The focus lies upon the parsimonious solution, since this one is the most preferred option, since that solution is the most concise and recommended (Leischnig et al., 2014; Thiem, 2019). Take note that if the presence (resp. absence) of a causal variable indicates customer inertia, this does not mean that the absence (resp. presence) of that causal variable leads to low values of customer inertia. It solely means that the recipe indicated in the truth table analysis is a recipe for customer inertia.

For the parsimonious solution, conclusions from the three different frequency thresholds remained the same, therefore we just report the truth table analysis with the frequency cut-off point of 1 in table 15. Here you can see that the solution covers 65.87% of the variance in customer inertia with only three antecedents and has a solution consistency of 78.70%, which is above the desired solution consistency of 75%. The raw coverage in such a table represents the extent to which a certain recipe explains the outcome, where unique coverage is the proportion of the cases that can be exclusively explained by that specific recipe (Ragin, 2008). Two recipes indicate with a sufficient consistency the presence of customer inertia (>75%). Calculative commitment as previously seen in our contrarian case analysis is somewhat a sufficient condition for customer inertia to occur, and 30% of the occurrence of inertia in this model can only be explained by calculative commitment. Furthermore, the presence of a psychological barrier with the absence of affective commitment can explain 37% of the presence of inertia, however it has a rather low unique coverage score (<0.15) but above the threshold of (0.01), meaning that it is still relevant (Ragin, 2008). If you take into account the control variable ‘relationship criticality’ it seems that the variable has a greater influence than previously thought. The absence of relationship criticality is a sufficiently indicates customer inertia (82%). The solution suddenly covers almost 10 percent more of the occurrences in customer inertia that can only be explained by relationship criticality in this model (see table 16).

Table 15: Truth table analysis for customer inertia

	Raw Coverage	Unique Coverage	Consistency
CC	0.618641	0.292625	0.834249
PsychBar* ~AC	0.36611	0.0400947	0.820807
Solution Coverage	0.658735	**Solution Consistency**	0.787027

Frequency Cutoff: 1; Consistency Custoff: 0.83697

Table 16: Truth table analysis for customer inertia with control variable

	Raw Coverage	Unique Coverage	Consistency
~Criticality	0.480215	0.090443	0.824419
CC	0.618641	0.19022	0.834249
PsychBar* ~AC	0.36611	0.0190614	0.820807
Solution Coverage	0.658735	**Solution Consistency**	0.787027

Frequency Cutoff: 1; Consistency Custoff: 0.83901

Even though the parsimonious analysis is regarded to be the most interesting one, Leischnig et al. (2014) recommends to also take a look at the intermediate solution, which considers 'easy counterfactuals' in the data (Ragin, 2008). This analysis can be seen in table 17. The frequency cut-off point of three was applied, since this resulted in a desired solution consistency with a reasonable diversity in the data, this model still takes into account 95% of the total cases. It seems that in this case, the combination of the presence of psychological barrier, affective commitment and calculative commitment leads to the presence of customer inertia with a rather high consistency (88%). It furthermore seems like affective commitment with the absence of calculative commitment and relationship criticality is also a sufficient ingredient for customer inertia to occur. Furthermore, relationship criticality can lead to customer inertia if there is a psychological barrier but the relationship with the supplier holds low values in both calculative and affective commitment.

Table 17: Truth table analysis of the for customer inertia with control variable using the intermediate solution

	Raw Coverage	Unique Coverage	Consistency
~CC*AC*~Criticality	0.448271	0.087025	0.839488
PsychBar*CC*AC	0.599974	0.211647	0.879045
PsychBar*~CC*~AC*Criticallity	0.343237	0.0228738	0.83901
Solution Coverage	0.728014	**Solution Consistency**	0.782093

Frequency Cutoff: 3; Consistency Custoff 0.83901

Note that an attempt was made to include more variables in the fsQCA analysis, but no new relevant models came out of that analysis due to some inconsistencies with certain assumptions for fsQCA.

5. DISCUSSION

This research paper has a significant contribution towards the literature regarding B2B service relations and customer inertia in the B2B industry. This research provides a new framework to take into account customer inertia in B2B service relationships. It does not see inertia as a simple independent antecedent to behavioural loyalty, but more as a complex outcome of different characteristics specific to the relationship with a certain service provider. Furthermore it regards the relationship with customer loyalty as more complex, and argues that customer inertia is not solely related with spurious loyalty. The constructs psychological barrier, relationship length, switching costs, alternative attractiveness, trust, satisfaction, calculative commitment, affective commitment and even relationship criticality significantly help in better understanding how customer inertia is created in the B2B service context (see table 18).

Table 18: Reflection on Hypothesis

Hypothesis	Rejected/Accepted
H1: Inertia has a positive effect on behavioural loyalty	Accepted
H2: Relationship length positively moderates the relationship between inertia and behavioural loyalty	Rejected
H3: Psychological barrier has a positive effect on customer inertia	Accepted
H4: Psychological barrier positively mediates the relationship between relationship length and customer inertia	Accepted
H5: Switching costs positively effects customer inertia	Accepted
H6: Alternative attractiveness positively effects customer inertia	Accepted
H7: Calculative commitment positively mediates the relationship between switching costs and customer inertia	Accepted
H8: Calculative commitment positively mediates the relationship between alternative attractiveness and customer inertia.	Rejected
H9: There following two serial multiple mediator model with three mediators is significant: $\boldsymbol{trust \rightarrow satisfaction \rightarrow affective\ commitment \rightarrow customer\ inertia \rightarrow behavioural\ loyalty}$	Accepted

Customer inertia leads in general to behavioural loyalty, but it seems that the effect of the level of inertia on behavioural loyalty is less sensitive when the relationship length is long. However, in the first conceptual framework, we only take into account customer inertia and relationship length as antecedents to behavioural loyalty. Although we hypothesised otherwise, it is actually quite logical that the effect of long relationships diminishes the effect of customer inertia on behavioural loyalty. Because in longer relationships commitment and affection towards the service supplier can be formed (Bardauskaite, 2012), additionally habit formation can start to occur after a certain period of time (Polites & Karahanna, 2012). Those occurrences are known antecedents to behavioural loyalty but are not included in this model. And if we look closely to the analysis, we can see that for long relationships, no matter how high the inertia is, the customer is loyal to their supplier. Therefore we do not suggest that the effect of customer inertia on

behavioural loyalty is weaker if the relationship length is longer, but rather that the model is incomplete and to make more statements about the effect of relationship length, a further analysis should be explored. However, the most important insight for us is that customer inertia does in fact lead to behavioural loyalty.

As hypothesised, long relationships with a service provider can lead to habit formation. This creates a psychological barrier for the customer. A psychological barrier in the customers mind can in fact lead to customer inertia. The significance of this model suggests that CI1 exist. And this could be the answer to an inconsistency posed in the research of Russo et al. (2016) on why there could be customer loyalty in the absence of satisfaction, customer value and perceived switching costs.

High switching costs do lead to calculative commitment, as expected. However, no significant relationship with alternative attractiveness and calculative commitment is found. Only a significant negative direct effect of alternative attractiveness can be found on customer inertia. Thus, alternative attractiveness is not mediated by calculative commitment. This could be due to the fact that the internal consistency of the factor 'alternative attractiveness' was on the rather low side, which could have an influence upon its significance during the statistical analysis. Another possible explanation is that the customers who avoid seeking information about alternatives or make comparisons directly results from a customer's state of inertia, since the low attractiveness of alternatives directly could be an outcome out of the passiveness of the consumer (Pitta et al., 2006). This means that alternative attractiveness can be both an antecedent and a direct outcome of customer inertia, thus making calculative commitment not a significant mediator in the relationship between alternative attractiveness and customer inertia. However, calculative commitment does still play a significant role, as it has been found to be a relevant mediator for the effects of switching costs on customer inertia. The significance of this model suggests that CI2 exists.

In the final statistical analysis, the framework proposed by Bardauskaite (2012) is in fact significant. Trust does lead to satisfaction, which leads to affective commitment, which in turn leads to behavioural loyalty. Even satisfaction itself without commitment is a sufficient predictor for behavioural loyalty. However, this research adds a new layer to this framework by accounting for customer inertia. Affective commitment can lead to an inert behaviour of the customer, where the customer has the tendency to persist in their affective state towards the service provider. This inert customer resulting from affective commitment is then also behavioural loyal. However, it should be pointed out that the path $trust \rightarrow satisfaction \rightarrow affective\ commitment \rightarrow behavioural\ loyalty$ is of a higher significance than the $trust \rightarrow satisfaction \rightarrow affective\ commitment \rightarrow customer\ inertia \rightarrow behavioural\ loyalty$.

This somewhat indicates that the occurrence of affective customer is not sufficient to say that the customer is inert, however customers with an affective state can experience high levels of customer inertia. The significance of this model suggests that CI3 exists.

To get a deeper insight in our data, we performed a complexity theory analysis. Calculative commitment on its own is a sufficient condition to indicate the presence customer inertia, independent of the values of psychological barrier and affective commitment. This means that when customers are forced to stay with their service supplier, customer inertia occurs. Suggesting that CI2 can exists on its own and can therefore be seen as a separate path to customer inertia as suggested in the literature review. Additionally the presence of a psychological barrier with the absence of affective commitment is sufficient to indicate that customer inertia exists. This confirms that CI1 can also occur on its own, suggesting that this form can be seen as a separate dimension of customer inertia as well. Since we expect that this form of customer inertia is correlated with spurious loyalty it makes sense that this form of inertia lacks any affective state towards the service supplier. Inertia results out of the pure habitual behaviour of the customer with a lack of any affective state towards the customer, so this form comes out of pure laziness and inaction of the customer and is associated with little involvement (Akhter et al., 2011; Huang & Yu, 1999), therefore it could be due to the laziness of the relation that the customer does not really have any affection for their service provider in this dimension. At first sight the presence of affective commitment is not a sufficient indicator for customer inertia. However, this makes sense if we know that the following path without customer inertia $trust \rightarrow satisfaction \rightarrow affective\ commitment \rightarrow behavioural\ loyalty$ was more significant than the one with inertia included. It is not because the customer is affectively committed, that the customer is also inert. However, we do know that the customer can become inert when being affective committed. The question is however, what ensures for inertia to occur when the customer is affectively committed. A deeper analysis that should be interpreted with caution suggests that if the relationship is not critical and there is no calculative commitment towards the service supplier but the customer has an affective commitment to that supplier, that this combination of variables is sufficient to indicate customer inertia. This is possibly because if the customer is satisfied and has positive emotions towards the service supplier, there is no need for them to put effort in considering alternatives and reflecting upon the relationship (Cui et al., 2020). Nevertheless, when the service supplier is critical to the customer, there is an incentive for the customer to reflect upon the relationship, which can pull them out of their inert state. What is especially interesting is that the presence of calculative commitment is sufficient to say that customer inertia exists. But for customer inertia to exist with affective commitment, calculative commitment needs to be absent. This could be due to the fact that the customer enjoys the relationship with the service provider and has an inert loyalty behaviour, that their perception of switching costs are low, which would explain the low levels of calculative commitment. The low criticality of the service provider to the customer could also be the reason for low calculative

commitment, as we saw in our analysis that these two constructs were significantly positively related. This would suggest that customer that just purely enjoy their relationship with their service provider, without being forced in that relationship and without the relationship to be critical, experience high levels of customer inertia. So therefore, CI3 also exists as a separate dimension of customer inertia.

6. CONCLUSION

The goal of this research was to first of all investigate the presence of customer inertia in the B2B service industry and create a more thorough understanding of the construct through a quantitative manner. The necessary data for this research was collected through an online survey distributed through e-mail and LinkedIn to procurement managers.

To answer the first research question. Customer inertia is present in the B2B service industry. The SEM analysis shows that inter customers encounter higher levels of behavioural loyalty. Thus, understanding how the construct is established is relevant for service providers that operate in the B2B context since a business has benefits in understanding how customer loyalty is conceived.

Through the means of both SEM and complexity theory, his research is able to indicate that customer inertia can be regarded as a multidimensional construct. For SEM three models were composed that took into account the behaviour, cognition and affection of the customer towards the service provider to investigate which variables leads to customer inertia. The first model indicates that customers in longer relationships experience higher levels of customer inertia through the formation of a psychological barrier internal to the customer. The second model indicates that a customer that perceives high costs of switching from their service provider experience higher levels of customer inertia through their calculative commitment towards that particular supplier. These inert customers perceive a low attractiveness of alternative service providers. The third model indicates that a customer that trust their service provider are more satisfied with their relationships, which can lead to the affective commitment of the customer towards that service provider. Those affectively committed customers have higher levels of customer inertia. After performing an SEM analysis the three conceptual models leading up to customer inertia are significant.

The significance of these models are not sufficient to indicate that these are three paths are distinct from each other. There can be an overlap or a complexity between the relationship between the different constructs used in these models. A complexity theory analysis was performed to take this complexity in mind. The results of this analysis confirms that customer inertia is a multidimensional construct. Customer inertia one results out of the passiveness and laziness of the customer and a lack of desire of the customer to change and is therefore the result of the internal behaviours of the customer. This form inertia is absent of any form of affective commitment towards the service supplier. Customer inertia two occurs when the customer is not able to change from service provider due to external factors in perspective of the customer. Thus being the result of cognitive processes of the customer. Finally, customer inertia three results out of a deeply held affective commitment towards the service provider which results in an inert purchase behaviour, but only if the relationship is not critical to the consumer and if the customer has a low perception of calculative commitment towards the service supplier.

7. PRACTICAL IMPLICATIONS

In relationship management in the B2B context, many Key Account Managers neglect the effects of customer inertia. There is a misconception that B2B relationships are strictly rational. But as pointed out by a few researchers over the past years, there is a 'dark side' to these relationships that takes into account the irrational behaviour of B2B customers. The belief that inertia exist within certain B2B customers asks for different management of those customers. By understanding why inert customers stay with their service provider, a key account manager can better analyse potential customer retention/acquisition strategies. There are two ways customer inertia can have an impact in a service provider's business: (1) Customer inertia can prevent customer defection. (2) Customer inertia restricts customer mobility in the market, thus diminishing market competitiveness.

Three examples can clarify the importance of understanding customer inertia for B2B service providers: (1) In case of a failed service encounter, there are customers that do not act upon the experienced failure, this is due to their high state of inertia (Zeelenberg & Pieters, 2004). (2) A more complex example is out of an interesting research investigating churn prevention through plan recommendations of service providers in the B2C context. Ascarza et al. (2016) finds that by proactively offering existing customers to change to more beneficial service plans according to their usage levels, which would therefore be more beneficial for the consumer theoretically, lead to an increase in customer churn. By offering existing customers who find themselves in a high inert state, an alternative plan can actually push those consumers out of their high inert state and make them reflect upon their relationship with their supplier. This elicits

the approached customer to explore competitors offerings as well. (3) A Key Account Manager can believe that a competitor's campaign can cause defection of certain customers, but inertia can make the customer insusceptible for competitor offers, this means that the KAM should take that factor into account while countering their competitor's strategies.

The findings of this study showcases how service providers could get a better insight in their customer's thought process and anticipate their behaviour by closely monitoring customer inertia and its antecedents. The relationship with low inert customers better display the real relationship the customer have with the brand, since they are more likely to be influenced by the operational service instead of inertial forces. However, type one inert customers (CI1) are more easily persuaded my promotional offers since there is an absence of underlying commitment (Gray et al., 2017).

A business can only really facilitate the commitment (calculative and/or affective) of a customer to make the customer inert, trying to facilitate a psychological barrier is more out of the hands of a Key Account Manager and would perhaps not even be desirable. Switching costs is a strong customer retention strategy used by key account managers. Low inert customers tend to perceive switching costs negatively, the effects of a negative perception of the customer on the relationship can have major downsides. However, inert customers will perceive switching costs differently, they have in a way accepted the switching costs, this will reduce the negative effects such as bad word-of-mouth by the customer. It is still possible for managers to convert customer from inertia two to inertia three by making the customer satisfied and affectively committed. Since affective customers are beneficial for businesses.

However, in some cases a Key Account Manager could have the desire to diminish the inert state of their own customers. This could be the case for customers who are inert due to a psychological barrier present in the procurement manager (CI1). This can be done for example by increasing the service experience of the procurement manager of the customer firm by highlighting the benefits of doing business with the service provider (Nel & Boshoff, 2019). This should make the customer loyal out of their desire to stay with the service provider and not because of their unelaborated routines. In this case, you try to disrupt the customer's habits. Another way of doing that is by encouraging the customer's attitude changes by giving for example new service plan recommendations (Polites & Karahanna, 2012). However, a Key Account Manager should be cautious when weakening the inert state of a customer, as the customer could churn.

Changing the perception of switching cost can diminishing a customer's state of inertia as well. This is possible in both upstream and downstream interventions (Polites & Karahanna, 2012): By lowering the

actual switching costs for changing from service plan or for becoming a customer, effectively lowers a customer's inertia (upstream). Additionally, an improved system for disclosing information about switching to make the customer more at ease and less stressed about changing service plans/provider is effective at further diminishing a customer's state of inertia (downstream).

This essentially borrows down to two different main strategies for a service provider to implement. A service provider that has a substantial market share and has no real prospect for significant growth should implement a 'defender type strategy' (Gray et al., 2017). In this case, nourishing customer inertia is warranted. The service provider offering should be complex, making the customer more confused, decreasing the chance of customer's churning. Cultivate their perception of high switching costs in the case the relationship is critical to the service supplier, making the customer calculative committed. If the relationship is not critical it is even better is to establish a satisfied customer relationship. The second main strategy is granted for service provider with growth opportunities (Gray et al., 2017). In this case, the service provider should disclose as much information as possible, increasing the customer's knowledge of the service. This would decrease the confusion and the perceived switching barrier. The service plans for attracting new customers should be simple to understand with a low perception on the costs of switching.

The belief that customer inertia exists in the B2B service context is not new, a couple of researchers already did some research upon that, however most were qualitative, only a few were quantitative. As most research sees inertia as an unidimensional construct, there can be a misconception in how inert customers behave and how you should manage them. We introduced three different dimensions to customer inertia, and their link to customer loyalty is expected to be different.

Link between the three dimensions of customer inertia and loyalty

Customers with only high levels of customer inertia one are expected to be spurious loyal, as their repurchase behaviour results out of non-conscious nonattitudinal habit behaviour. Once any factor influences the customer to reflect upon the relationship with their service supplier, their level of customer inertia is low. Nothing holds the customer back at this point to also evaluate alternative options, and if there is a better alternative in the market, and the psychological barrier that was holding them back is gone, than the chance of the customer churning is high.

Customers that only experience high levels of customer inertia two are also expected to be spurious loyal. But this form of inertia results out of the calculative commitment of the customer towards their supplier. We know that calculative commitment results out of switching costs. And CI2 results out of that calculative commitment. But what would happen if the switching costs lower when the customer is already inert. Will their perception of the switching costs lower and therefore also their calculative commitment, making it possible for the customer to churn. Or does their state of inertia prevent the customer to notice the change in switching costs due to their unconscious irrational behaviour, making them not reflect upon the aspects of their relationship. This would make them stay with their current provider when there are no switching costs anymore, even though the only reason they stayed with their provider was the high switching costs.

Customer inertia is often only linked to spurious loyalty, only a few researchers such as Cui et al. (2020) and L.-W. Wu (2011) suggests that this is not always the case. For customers solely associated with inertia three, those customers are expected to be action loyal, meaning that they are emotionally attached to the service supplier. This form of inertia results out of the affective commitment of the customer, but this form of inertia can only be expected when the service supplier is not critical to the customer and if the customer does not feel any calculative commitment. Making your customer inert via affective commitment to make them inert is therefore only a good strategy if the service provider is not critical to the customer. It could be that when satisfaction lowers after customer inertia three is formed that their affective commitment and their level of inertia stays the same due to their unconscious behaviour. It should be noted that huge damages in the customer's satisfaction and trust in the relationship with their service provider will probably pull them out of their inert state and make them reflect upon their relationship with the service provider.

8. LIMITATIONS AND FURTHER RESEARCH

The choice of convenience sampling and as sampling procedure comes with a couple of limitations. A first potential problem is that there is a possibility for selection errors to occur. For example, maybe there is a different kind of behaviour for procurement managers that use LinkedIn in comparison to those that are not on that platform. It could of course be that the population is actually quite homogeneous, that is if the variable 'LinkedIn user' has no significant correlation with the research questions. But this is an assumption we cannot rely upon at this point. And since the study is also cross-sectional, there is no

certainty in the differentiation between cause and effect. Thus, the causal relationships in this research paper should be interpreted with caution. Additionally, the constructs were calculated with self-reported perceptual data, which can create inconsistencies in the data if for example different customers have different reference points within a 7-point Likert scale. Furthermore, the construct alternative attractiveness has a rather low internal consistency, therefore any findings that was influenced by that construct needs to be taken with caution.

A further potential problem is regarding the external validity of this research. Respondents are free to choose any of their service providers to answer the survey. However, this can possibly have an effect on the results of this study. Since the argument could be made that respondents have the preference to deliberately choose service providers with active management, instead of those that are less actively managed. Active managed service providers have a higher chance to be associated with a low inert relationship in comparison with less actively managed service providers. Additionally, a respondent may have the tendency to talk about relationships they think positively about, rather than relationships that frustrate the customer. So the fact that the respondent could choose which supplier he/she would talk about can have an eventual impact on the data. This poses a potential problem in generalising out findings to the whole population.

In our dataset, no direct correlation was found between calculative commitment and behavioural loyalty, and neither between alternative attractiveness and calculative commitment. In previous research these constructs were significantly related, this is topic that should either be further explored or should be regarded as a possible limitation to this research paper.

This is one of the few studies applying complexity theory in the service research context. There is some discussion on whether models predicted by fsQCA are truly valid. “Achieving a good fit to observations does not necessarily mean we have found a good model, and choosing the model with the best fit is likely to result in poor predictions” (Gigerenzer & Brighton, 2009, p. 144). The finding for via which ‘recipe’ affective commitment can lead to customer inertia resulted out of the intermediate solution of fsQCA, it should be pointed out that the findings resulting from the intermediate solutions should be interpreted with caution. Thiem (2019, p. 11) states that researchers who use the intermediate fsQCA solution “always risk moving (much) further away from the truth rather than closer to it” and argues that the parsimonious solution is the most preferred option”.

Further research should replicate this study in the B2B product industry, since previous research papers indicated that some antecedents differ or have stronger effect in the service setting compared to the products setting (Kumar & Grisaffe, 2004). Thus, there is a possibility that customer inertia is established in somewhat different ways in different settings. However, we do expect that customer inertia to be present in the B2B product industry.

It could be interesting to construct a more complex model that takes into account other antecedents of customer inertia, such as variety-seeking, convenience, homogeneity of the relationships, etc (Bozzo, 2002; Cui et al., 2020). And link these antecedents with behavioural loyalty and the known antecedents of behavioural loyalty in a more complex analysis.

A quantitative study should benchmark the effects of the different dimensions of customer inertia on the different kinds of customer loyalty to see if in fact the customers with inertia one and two are spurious loyal and the customers with high levels of inertia three are action loyal. Further research should look if there is a possible different outcome if a customer undergoes one or more paths leading up to customer inertia. Since this study is cross-sectional of design, we have no longitudinal data on customers that were inert at a certain point in a specific relationship. It is accepted by researchers that high-inert customers can become low-inert (Ascarza et al., 2016). A longitudinal study could be performed to better understand the process of how customers become inert and how they can become non-inert again. A qualitative study can be performed to better understand the complexity within each dimension of customer inertia. Further research should also explore whether there is a possibility for customer inertia two and three can be present at the same time (since customer inertia is present with affective committed customers with low calculative commitment).

During the CFA in this research paper we adjusted previously existing scales of customer inertia and psychological barrier. Further research should benchmark if those rescaled variables should be used in furhter research.

Customer inertia can be seen as a retention strategy by itself, however further research should investigate in which way a manager could establish this form of customer retention. And whether this retention strategy is desirable and in which case a manager should opt for this strategy compared to creating switching costs or affective commitment as a retention strategy.

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10.APPENDIX

10.1 FULL QUALTRICS SURVEY

Consumer Inertia - Questionnaire

Start of Block: Introduction

Q17 Dear respondent,

This survey is about customer loyalty between two companies. Where one company provides a service to the other. I can only tell you the exact purpose of this survey afterward the completion of my research. To do this, I need respondents who are a purchase liaison for such a service provider to complete my survey (there is further clarification when starting the survey).
Without the cooperation of you, it is not possible for me to carry out this study and thus write my master's thesis. Every completed survey is therefore truly appreciated.

Filling in this survey takes about 7 minutes of your time.

The results of this survey will be used for academic publication. With your participation, you are providing significant information that may help me in achieving this goal.

A report of the findings can be sent to you after the completion my research, you can indicate whether or not you want to receive the report at the end of the survey.

All information you provide will be treated strictly confidential and no data will be published, which will allow individual firms or people to be identified.

Should you have any questions related to the questionnaire, need further clarification of any term, please contact me by email: thomas.landuyt@ugent.be.

Thank you for your cooperation.

Landuyt Thomas
Master Student of Science in Business Economics

End of Block: Introduction

Start of Block: Quota

Q18
Can you be considered as a purchase liaison for your company regarding your service

providers? Meaning that you have an influence upon the decision to change from different service providers or continue the relationship with that service provider.

It may be any service, such as: a website builder, cleaning crew, energy supplier, banking/financial services, logistics, etc.

- ○ Yes (1)
- ○ No (2)

End of Block: Quota

Start of Block: Select

Q23 To answer ALL of the following questions, we want you to focus on one particular service provider of your company. Do you know a service provider for your company where you can have an influence on the decision to wether or not to stay with that provider.

- ○ Yes (1)
- ○ No (2)

End of Block: Select

Start of Block: Don't qualify

Q22 We're sorry! You don't qualify for filling in this survey. This survey is only for purchase liaisons for your service providers. I would truly appreciate if you fowarded this link to someone in your company that qualifies for that position.

Thank you for your time!
If you have any follow up questions, you can send a mail to my email adress: thomas.landuyt@ugent.be

End of Block: Don't qualify

Start of Block: Loyalty & Inertia

Loyalty Indicate to what extent you agree or disagree with the following statements.

	Strongly disagree (1)	Disagree (2)	Somewhat disagree (3)	Neither agree nor disagree (4)	Somewhat agree (5)	Agree (6)	Strongly agree (7)
The service provider is my first choice for these kinds of services (1)	○	○	○	○	○	○	○
I intent to switch to another service provider in the near future (2)	○	○	○	○	○	○	○
I intent to continue doing business with this service provider in the following years (3)	○	○	○	○	○	○	○
I would recommend this service provider to businesses who seek advice from me (4)	○	○	○	○	○	○	○

Inertia Indicate to what extent you agree or disagree with the following statements.

	Strongly disagree (1)	Disagree (2)	Somewhat disagree (3)	Neither agree nor disagree (4)	Somewhat agree (5)	Agree (6)	Strongly agree (7)
I never thought about switching to another service provider (1)	○	○	○	○	○	○	○
I constantly look out for attractive deals from other service providers (2)	○	○	○	○	○	○	○
I will continue using this service provider, simply because I've always used this provider in the past (3)	○	○	○	○	○	○	○
I cannot be bothered to think about switching to another service provider (4)	○	○	○	○	○	○	○
Unless I become very dissatisfied with this service provider, changing	○	○	○	○	○	○	○

to a new one would be a bother (5)	

End of Block: Loyalty & Inertia

Start of Block: Barriers

Psychological Indicate to what extent you agree or disagree with the following statements.

	Strongly disagree (1)	Disagree (2)	Somewhat disagree (3)	Neither agree nor disagree (4)	Somewhat agree (5)	Agree (6)	Strongly agree (7)
Using this service provider has become automatic to me (1)	○	○	○	○	○	○	○
When faced with the task of purchasing from a service provider of that type, using the current one is an obvious choice for me (2)	○	○	○	○	○	○	○
I do not need to devote a lot of mental effort to decide that I'll use this service provider for their service offering (3)	○	○	○	○	○	○	○
Using this service provider is something I do without being aware (4)	○	○	○	○	○	○	○

SC & AA Indicate to what extent you agree or disagree with the following statements.

	Strongly disagree (1)	Disagree (2)	Somewhat disagree (3)	Neither agree nor disagree	Somewhat agree (5)	Agree (6)	Strongly agree (7)

	(4)

If I would change my service provider, I'm not sure about the results (1)	○	○	○	○	○	○	○
In my opinion, there aren't any other better alterantives (2)	○	○	○	○	○	○	○
All the alternative service providers are the same (3)	○	○	○	○	○	○	○
It would take a lot of time, effort and money to locate a new service provider (4)	○	○	○	○	○	○	○
If I were to switch from service provider, I would have to learn how things work at that one (5)	○	○	○	○	○	○	○
There is not much time and effort involved when I would start using a new service provider (6)	○	○	○	○	○	○	○

I am not sure what the service quality would be if I switched to a new service provider (7)	○	○	○	○	○	○	○
We have spent a lot of time and money at this service provider (8)	○	○	○	○	○	○	○
By continuing to use the same service provider, I receive certain benefits that I would not receive if I switched to a new one (9)	○	○	○	○	○	○	○
I have somewhat of a personal relationship with at least one employee at this service provider (10)	○	○	○	○	○	○	○
I like my service providor's public image (12)	○	○	○	○	○	○	○

End of Block: Barriers

Start of Block: Attitude

Satisfaction & trust Indicate to what extent you agree or disagree with the following statements.

	Strongly disagree (1)	Disagree (2)	Somewhat disagree (3)	Neither agree nor disagree (4)	Somewhat agree (5)	Agree (6)	Strongly agree (7)
This service provider is a good firm to do business with (1)	○	○	○	○	○	○	○
I am dissatisfied with the service quality of my service provider (2)	○	○	○	○	○	○	○
I am satisfied with the competence of my service provider (3)	○	○	○	○	○	○	○
Our service provider keeps promises it makes to our firm (4)	○	○	○	○	○	○	○
Representatives from our service provider are trustworthy (5)	○	○	○	○	○	○	○

Commitment Indicate to what extent you agree or disagree with the following statements.

	Strongly disagree (1)	Disagree (2)	Somewhat disagree (3)	Neither agree nor disagree (4)	Somewhat agree (5)	Agree (6)	Strongly agree (7)
Changing from service provider would be too disruptive for our business, so we continue to work with the current one (1)	○	○	○	○	○	○	○
Even if we wanted to shift business away from this service provider, we wouldn't because our losses would be significant (2)	○	○	○	○	○	○	○
We need to keep working with this service provider, since leaving them would be difficult for our firm (3)	○	○	○	○	○	○	○
We want to stay with our current	○	○	○	○	○	○	○

service provider as we think positively about them (4)							
We want to stay with our current service provider as we enjoy working with them (5)	○	○	○	○	○	○	○

End of Block: Attitude

Start of Block: Characters of the relationship

Q12 To what extend is this service provider critical to your day-to-day business

- ○ 0 (0)
- ○ 1 (1)
- ○ 2 (2)
- ○ 3 (3)
- ○ 4 (4)
- ○ 5 (5)
- ○ 6 (6)
- ○ 7 (7)
- ○ 8 (8)
- ○ 9 (9)
- ○ 10 (10)

Q8 How long is your relationship already with this service provider?

- ○ Less than 3 years (1)
- ○ 3 to 5 years (2)
- ○ 5 to 10 years (3)
- ○ 10 to 15 years (4)
- ○ Over 15 years (5)
- ○ Not sure (6)

End of Block: Characters of the relationship

Start of Block: Firmographics

Sector In what sector does your company operate in?

- ○ Financial services (1)
- ○ Technology (2)
- ○ Manufacturing (3)
- ○ Construction (4)
- ○ Retail (5)
- ○ Telecommunications (6)
- ○ Insurance (7)
- ○ Healthcare (8)
- ○ Education (9)
- ○ Engineering (10)
- ○ Marketing and sales (11)
- ○ Real estate (12)
- ○ Food and beverage (13)
- ○ Other (14) _____

Role What is your function within the company?

_____

End of Block: Firmographics

Start of Block: Block 9

Q26 Do you want to receive the final report of this research?

- ○ Yes (1)
- ○ No (2)

Q17 Enter your email adress if you want to receive the report of this research.

_____

End of Block: Block 9

10.2 FACTORS AND ITEMS

Item
Behavioural Loyalty
1. The service provider is my first choice for these kinds of services
2. I intent to switch to another service provider in the near future (-)
3. I intent to continue doing business with this service provider in the following years
Inertia
1. I never thought about switching to another service provider
2. I constantly look out for attractive deals from other service providers (-)
3. I will continue using this service provider, simply because I've always used this provider in the past
4. I cannot be bothered to think about switching to another service provider
5.Unless I become very dissatisfied with this service provider, changing to a new one would be a bother
Psychological barrier
1. Using this service provider has become automatic to me
2. When faced with the task of purchasing from a service provider of that type, using the current one is an obvious choice for me
3. I do not need to devote a lot of mental effort to decide that I'll use this service provider for their service offering
4. Using this service provider is something I do without being aware
Switching costs
1. It would take a lot of time, effort and money to locate a new service provider
2. If I were to switch from service provider, I would have to learn how things work at that one
3. There is not much time and effort involved when I would start using a new service provider (-)
5. We have spent a lot of time and money at this service provider
6. By continuing to use the same service provider, I receive certain benefits that I woul not receive if I switched to a new one
7. I have somewhat of a personal relationship with at least one employee at this service provider
8. I like my service providor's public image
Alternative attractiveness (-)
1. If I would change my service provider, I'm not sure about the results
2. In my opinion, there aren't any other better alterantives
3. All the alternative service providers are the same
4. I am not sure what the service quality would be if I switched to a new service provider
Trust
1. Representatives from our service provider are trustworthy
2. Our service provider keeps promises it makes to our firm
1. How long is your relationship already with this service provider?
1. This service provider is a good firm to do business with
2. I am dissatisfied with the service quality of my service provider (-)
3. I am satisfied with the competence of my service provider
Calculative commitment
1. Changing from service provider would be too disruptive for our business, so we continue to work with the current one
2. Even if we wanted to shift business away from this service provider, we wouldn't because our losses would be significant
3. We need to keep working with this service provider, since leaving them would be difficult for our firm
Affective commitment
1. We want to stay with our current service provider as we think positively about them
2. We want to stay with our current service provider as we enjoy working with them

10.2.1 Relationship criticality scale

To measure relationship criticality, a 10-point likert scale was used.

To what extend is this service provider critical to your day-to-day business	
1	Not critical at all
…	…
10	Extremely critical

10.3 CFA

10.3.1 Behavioural loyalty

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	159	100,0
	Excluded[a]	0	,0
	Total	159	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,777	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
The service provider is my first choice for these kinds of services	10,4843	7,226	,483	,831
Loyalty 2 recoded	10,9308	5,229	,677	,630
I intent to continue doing business with this service provider in the following years	10,5975	6,141	,706	,605

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
16,0063	12,551	3,54268	3

10.3.2 Inertia

Reliability Statistics

Cronbach's Alpha	N of Items
,796	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I never thought about switching to another service provider	19,7358	40,183	,584	,757
I will continue using this service provider, simply because I've always used this provider in the past	19,0629	39,414	,591	,755
I cannot be bothered to think about switching to another service provider	19,3270	37,968	,653	,740
Unless I become very dissatisfied with this service provider, changing to a new one would be a bother	18,5660	41,488	,462	,785
Using this service provider is something I do without being aware	18,9686	38,385	,639	,744
Inertia_2_recode	19,4025	42,495	,391	,803

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
23,0126	55,329	7,43834	6

10.3.3 Psychological barrier

Reliability Statistics

Cronbach's Alpha	N of Items
,853	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Using this service provider has become automatic to me	10,49	6,859	,640	,873
When faced with the task of purchasing from a service provider of that type, using the current one is an obvious choice for me	10,24	6,056	,814	,708
I do not need to devote a lot of mental effort to decide that I'll use this service provider for their service offering	10,19	6,445	,725	,794

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
15,46	13,528	3,678	3

10.3.4 Alternative Attractiveness

Reliability Statistics

Cronbach's Alpha	N of Items
,563	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
If I would change my service provider, I'm not sure about the results	8,62	4,846	,433	,364
In my opinion, there aren't any other better alterantives	9,84	5,998	,224	,687
I am not sure what the service quality would be if I switched to a new service provider	8,40	5,103	,489	,291

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
13,43	9,816	3,133	3

10.3.5 Switching costs

Reliability Statistics

Cronbach's Alpha	N of Items
,771	7

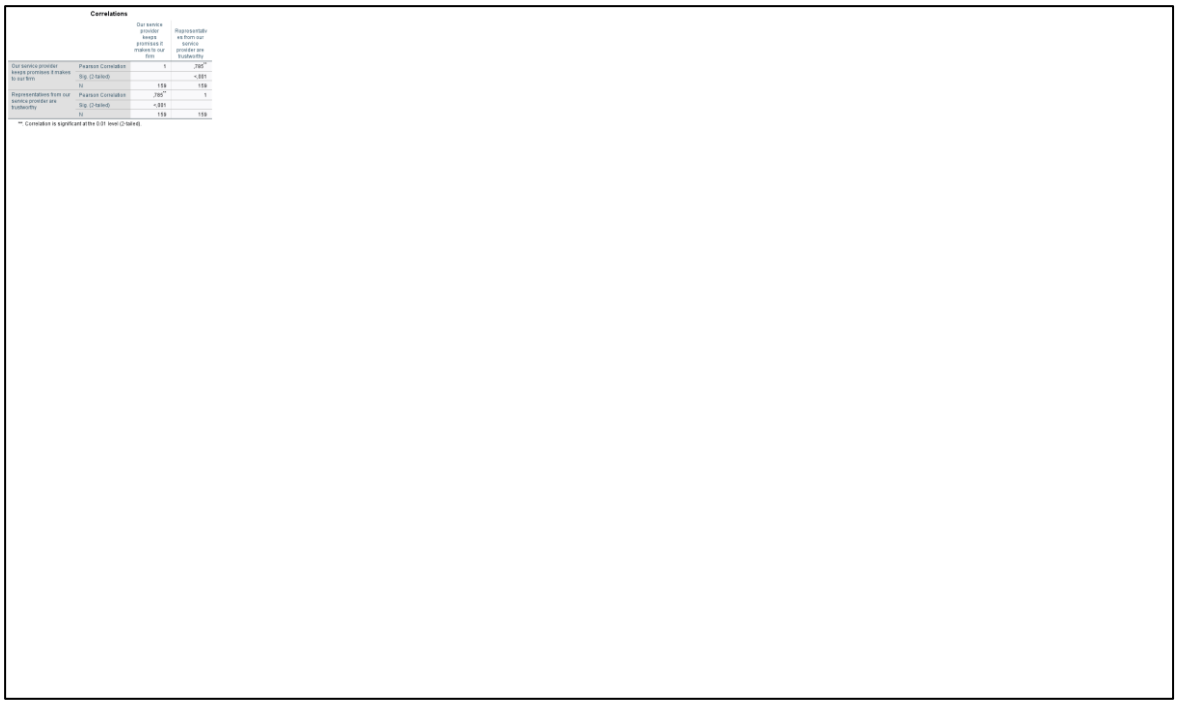
Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
It would take a lot of time, effort and money to locate a new service provider	26,2201	41,907	,524	,735
If I were to switch from service provider, I would have to learn how things work at that one	25,3836	44,643	,402	,760
We have spent a lot of time and money at this service provider	25,8302	42,319	,591	,724
By continuing to use the same service provider, I receive certain benefits that I would not receive if I switched to a new one	25,6730	44,234	,456	,749
I have somewhat of a personal relationship with at least one employee at this service provider	26,1069	41,678	,396	,768
I like my service providor's public image	25,6667	41,869	,578	,726
SCP_3_recode	25,8742	41,123	,540	,732

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
30,1258	55,769	7,46786	7

10.3.6 Trust



Correlations

		Our service provider keeps promises it makes to our firm	Representatives from our service provider are trustworthy
Our service provider keeps promises it makes to our firm	Pearson Correlation	1	.795**
	Sig. (2-tailed)		<.001
	N	159	159
Representatives from our service provider are trustworthy	Pearson Correlation	.795**	1
	Sig. (2-tailed)	<.001	
	N	159	159

**. Correlation is significant at the 0.01 level (2-tailed).

10.3.7 Satisfaction

Reliability Statistics

Cronbach's Alpha	N of Items
,894	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
This service provider is a good firm to do business with	11,2956	4,184	,791	,856
I am satisfied with the competence of my service provider	11,2704	4,211	,815	,841
Sat_2_recode	11,3459	3,038	,823	,850

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
16,9560	8,144	2,85370	3

10.3.8 Calculative commitment

Reliability Statistics

Cronbach's Alpha	N of Items
,802	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Changing from service provider would be too disruptive for our business, so we continue to work with the current one	5,94	7,294	,534	,855
Even if we wanted to shift business away from this service provider, we wouldn't because our losses would be significant	6,80	6,985	,713	,667
We need to keep working with this service provider, since leaving them would be difficult for our firm	6,69	6,772	,713	,662

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
9,72	14,369	3,791	3

10.3.9 Affective commitment

Correlations

Correlations

		We want to stay with our current service provider as we think positively about them	We want to stay with our current service provider as we enjoy working with them
We want to stay with our current service provider as we think positively about them	Pearson Correlation	1	,866**
	Sig. (2-tailed)		<,001
	N	159	159
We want to stay with our current service provider as we enjoy working with them	Pearson Correlation	,866**	1
	Sig. (2-tailed)	<,001	
	N	159	159

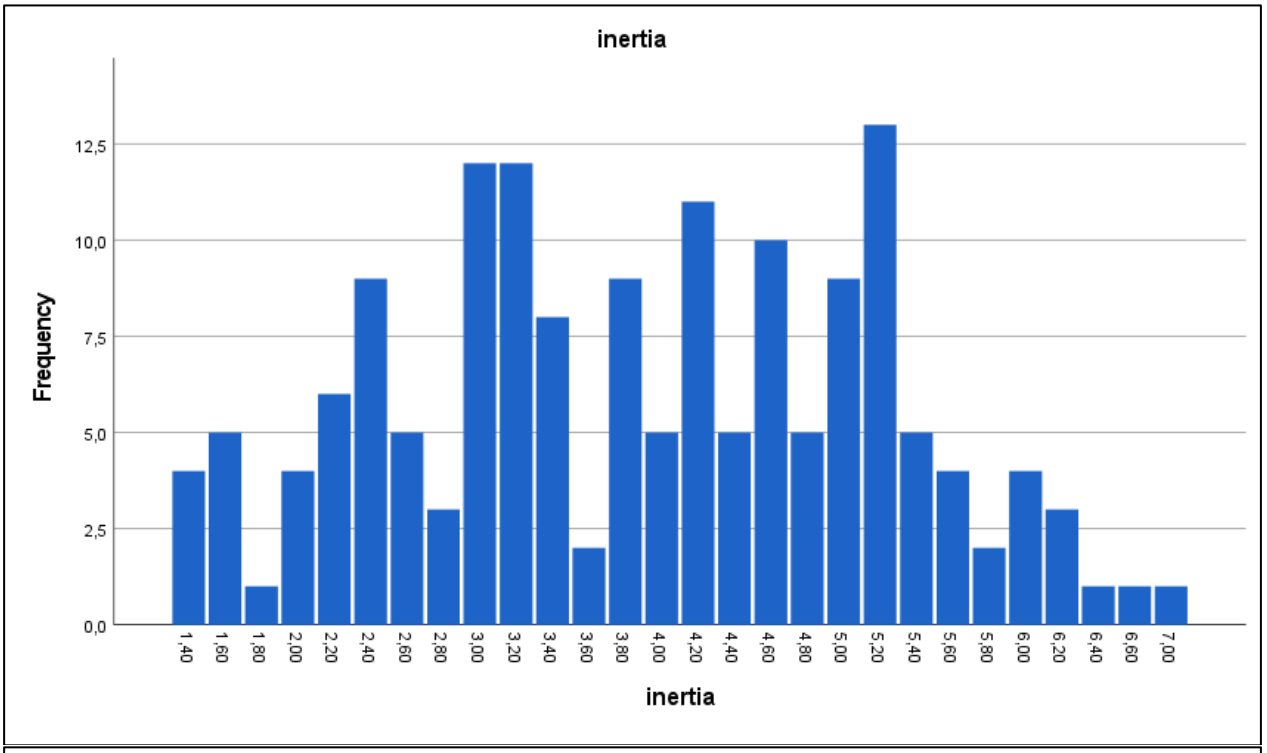
**. Correlation is significant at the 0.01 level (2-tailed).

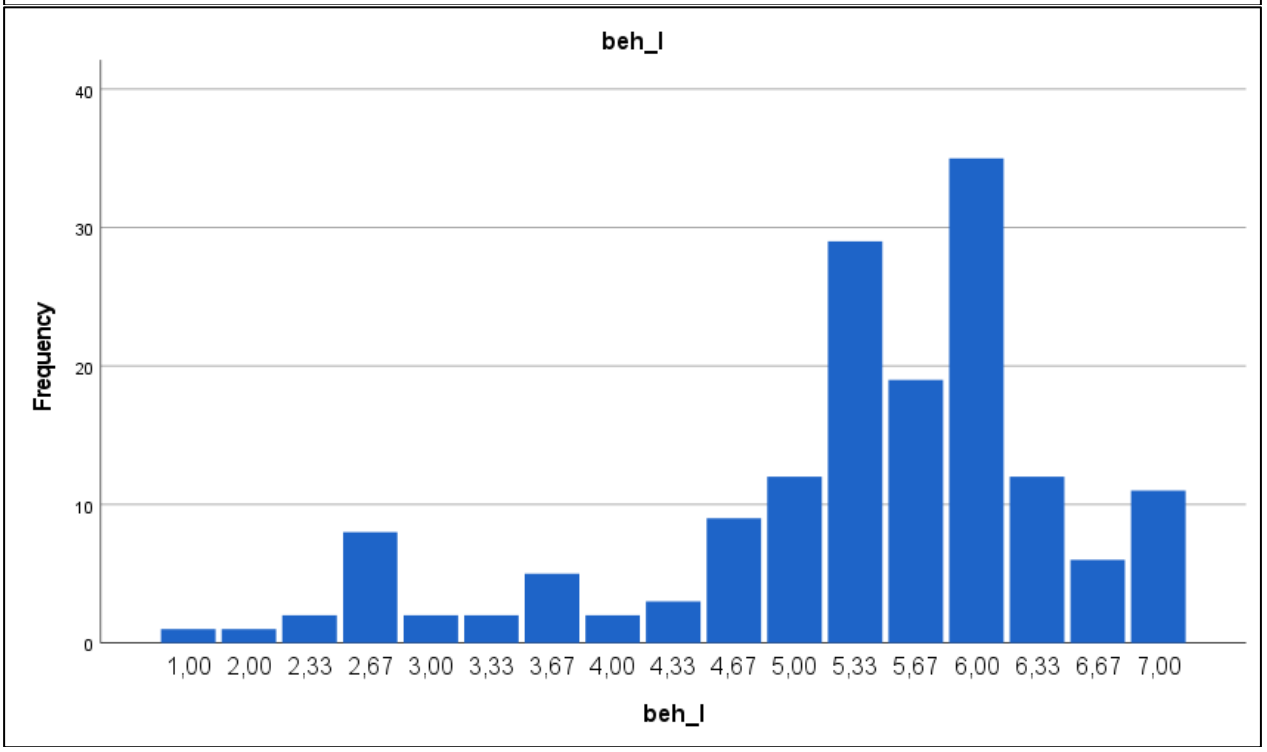
10.3.10 Common Method Variance

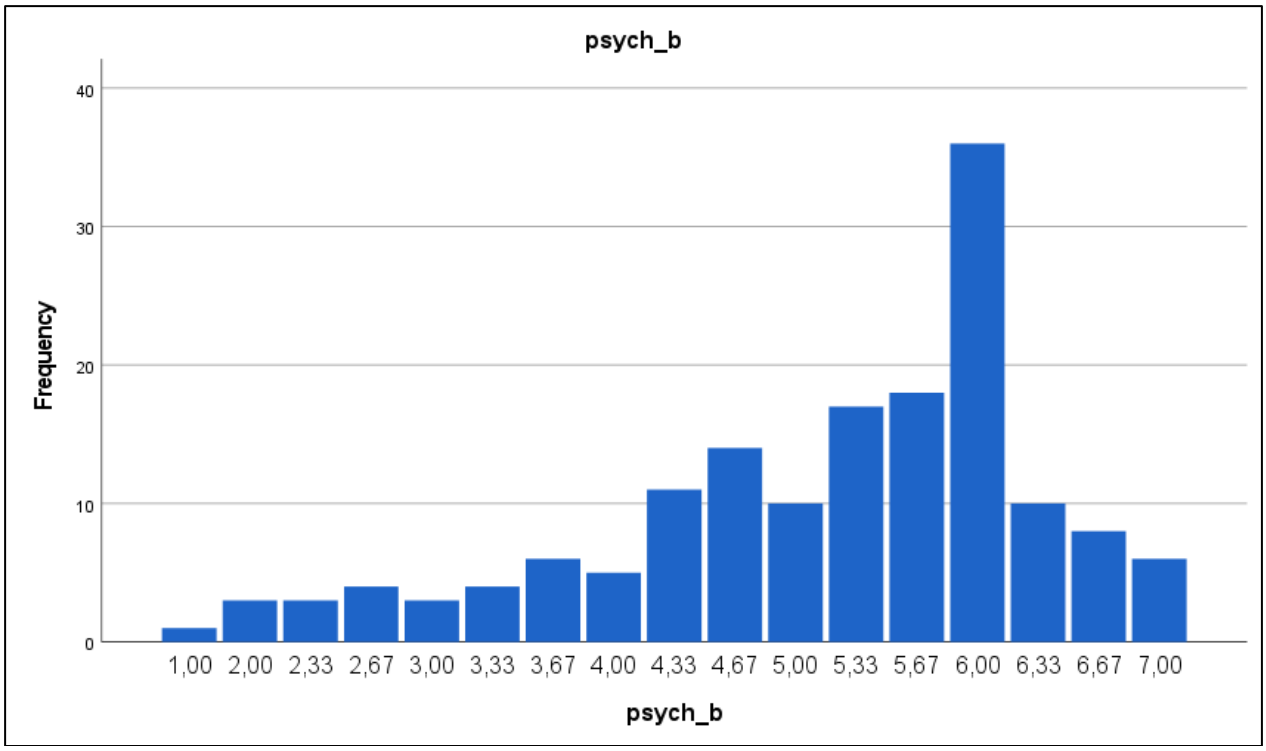
Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9,615	28,280	28,280	9,615	28,280	28,280
2	4,961	14,592	42,872			
3	2,165	6,367	49,239			
4	1,773	5,215	54,454			
5	1,357	3,992	58,446			
6	1,286	3,784	62,230			
7	1,181	3,473	65,703			
8	1,091	3,208	68,911			
9	,962	2,828	71,739			
10	,862	2,535	74,274			
11	,827	2,432	76,706			
12	,683	2,009	78,715			
13	,637	1,875	80,590			
14	,618	1,818	82,408			
15	,598	1,759	84,166			
16	,551	1,622	85,788			
17	,494	1,452	87,240			
18	,463	1,362	88,602			
19	,423	1,244	89,846			
20	,375	1,103	90,948			
21	,353	1,037	91,986			
22	,343	1,008	92,994			
23	,315	,926	93,920			
24	,289	,851	94,771			
25	,278	,818	95,589			
26	,232	,683	96,272			
27	,221	,651	96,923			
28	,198	,582	97,505			
29	,188	,554	98,059			

10.4 FREQUENCIES



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30
20
10
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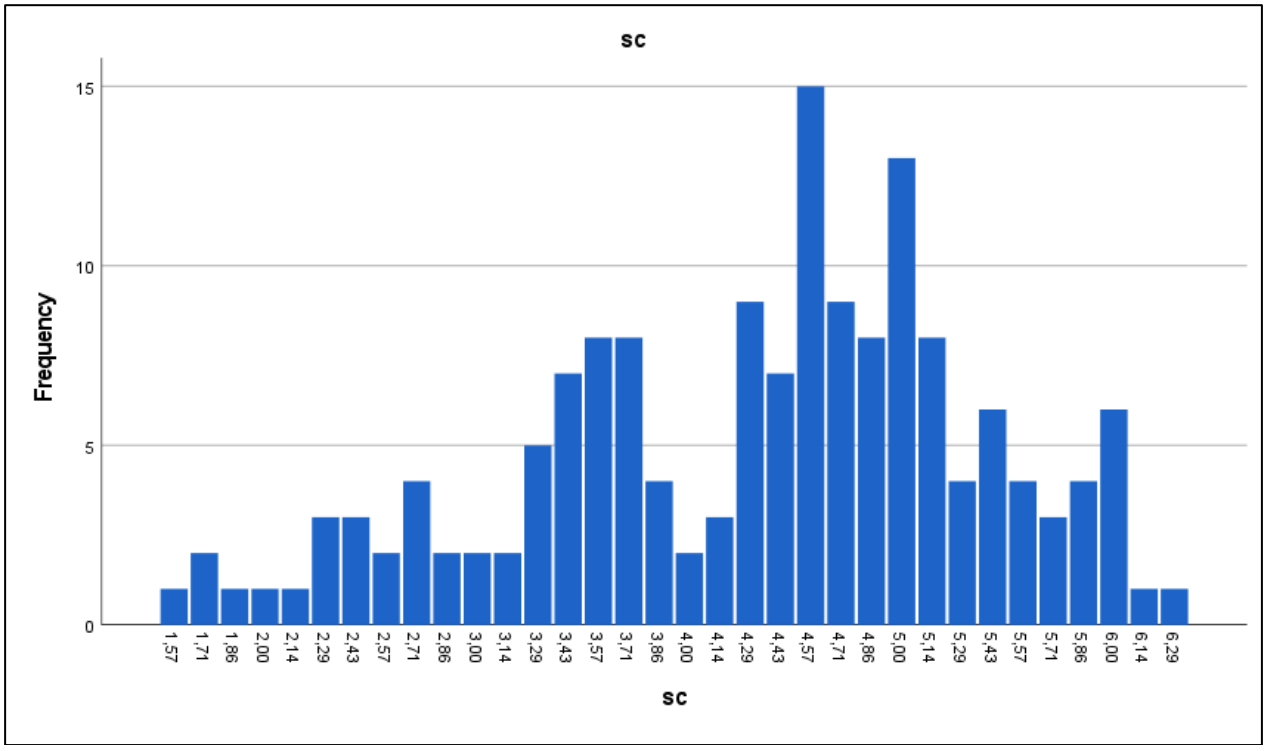
psych_b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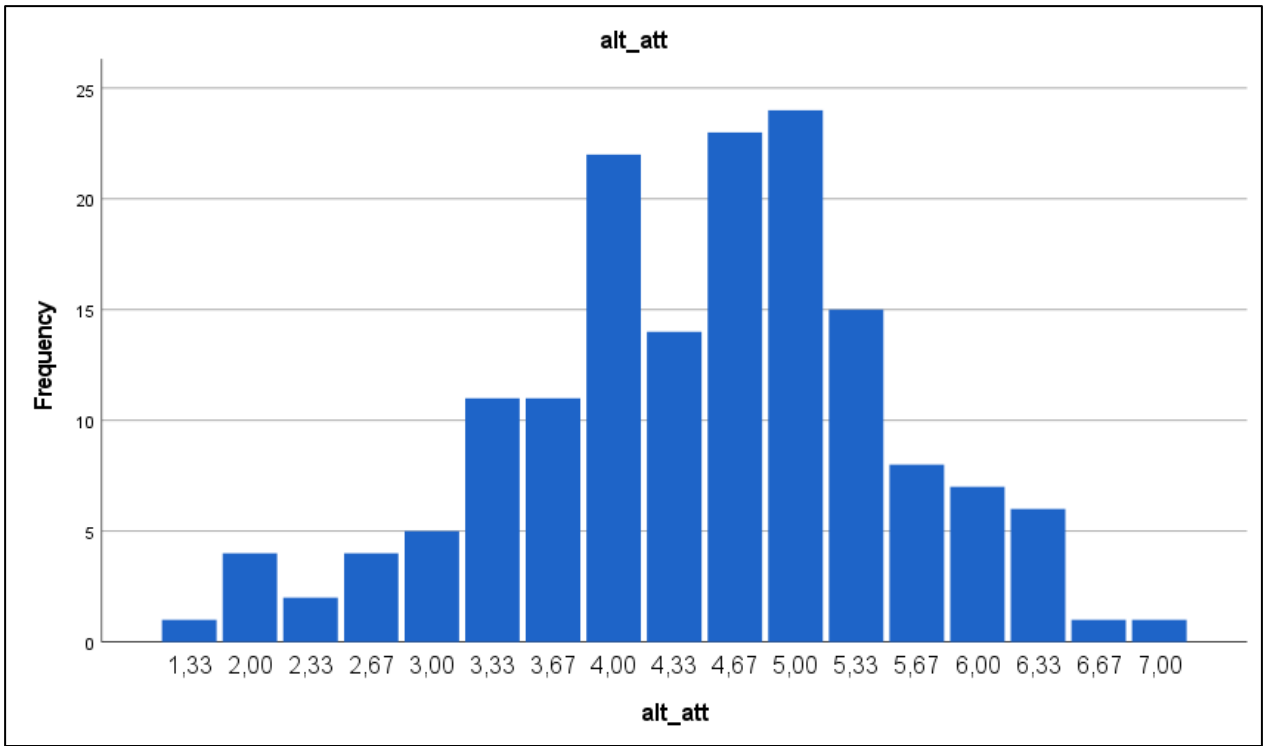
sc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20
15
10
5
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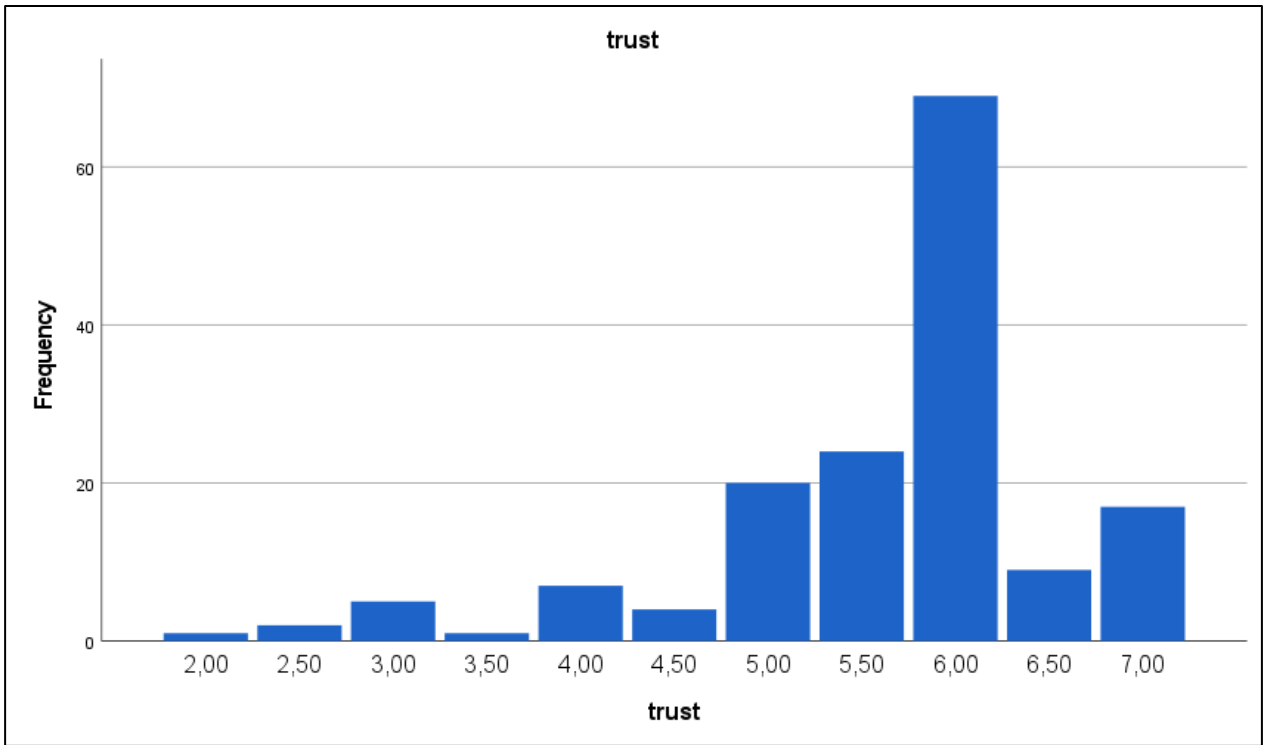
alt_att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20
0
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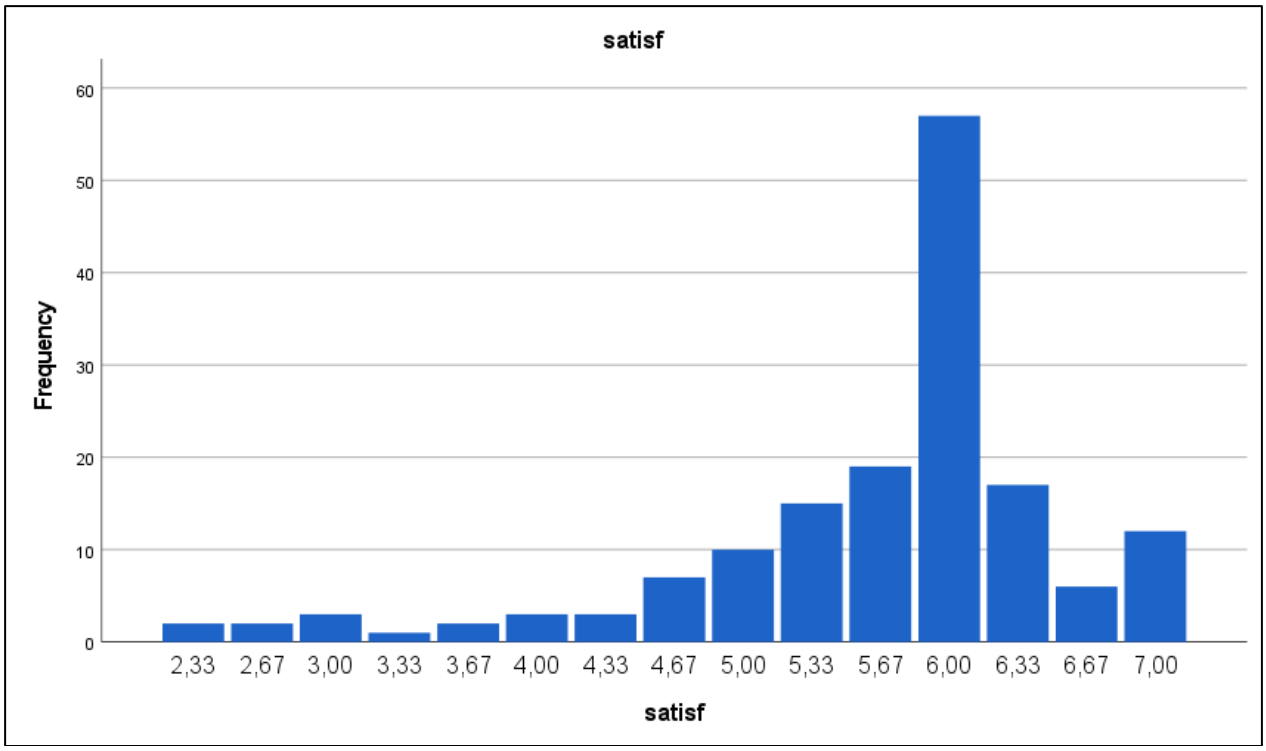
trust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Frequency
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6,00
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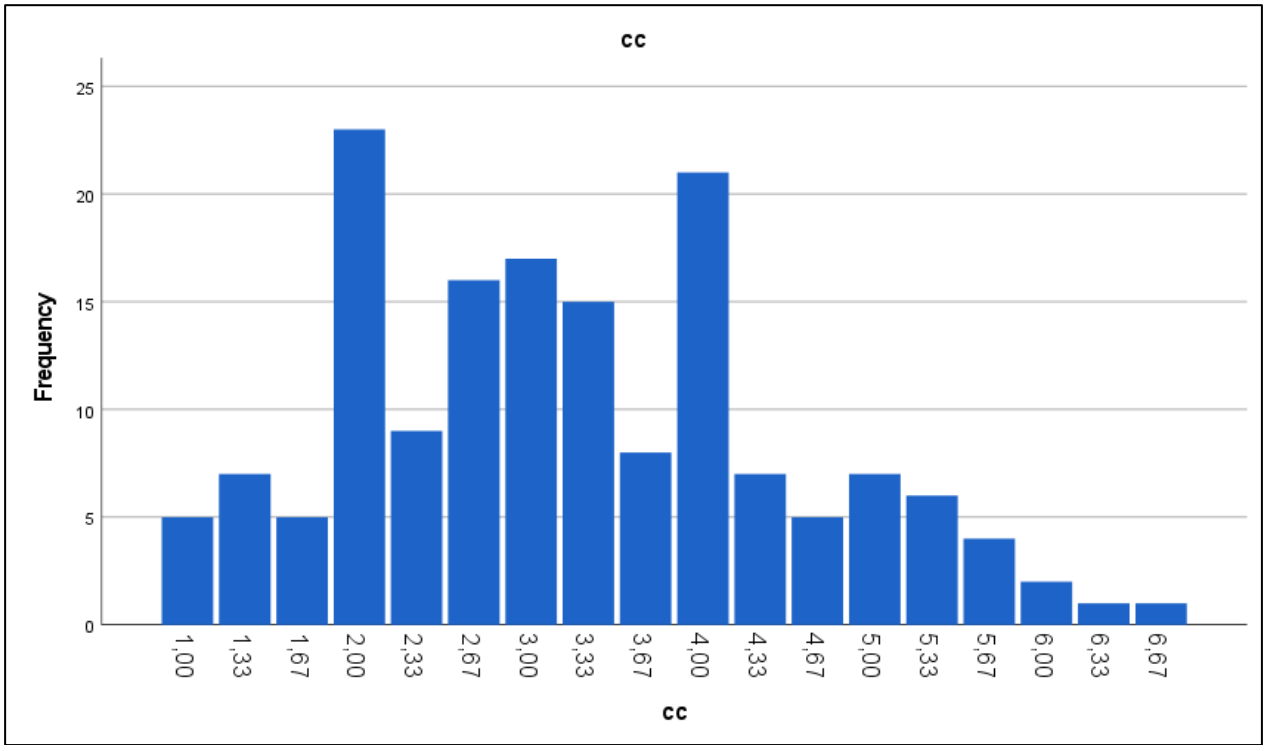
6,67
7,00
satisf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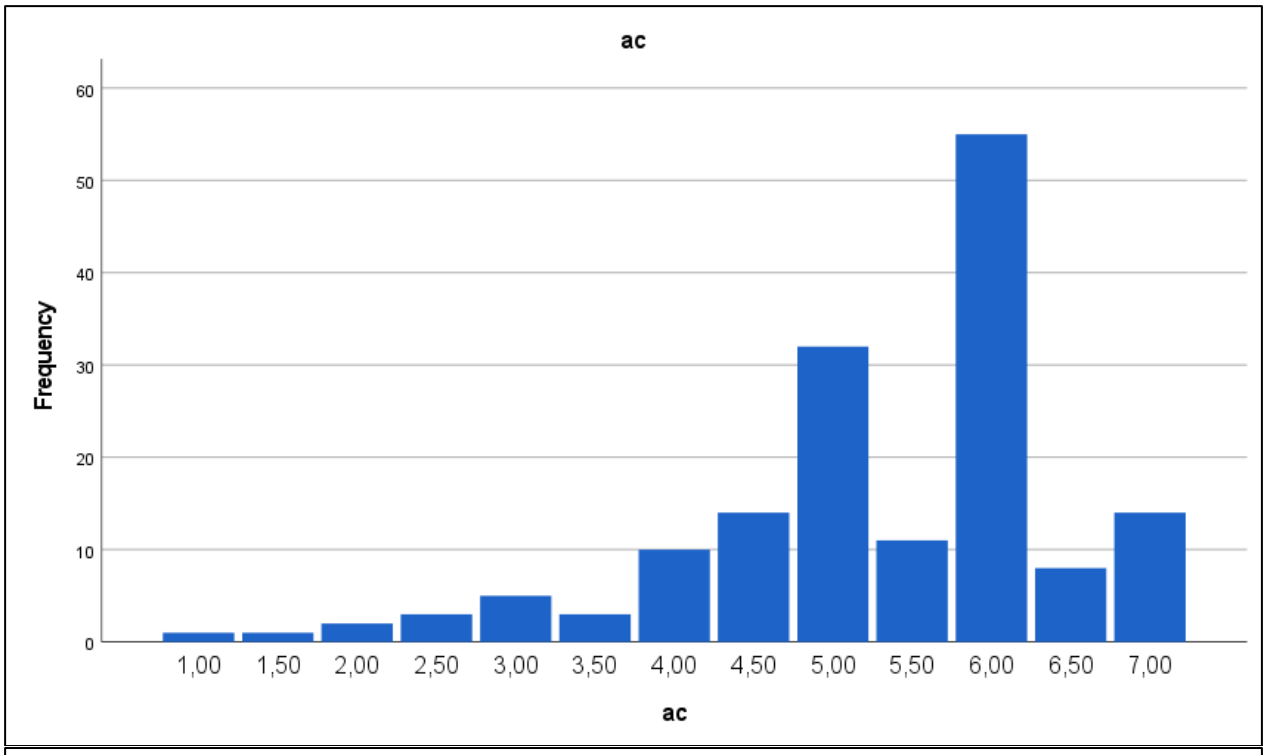
6,67
cc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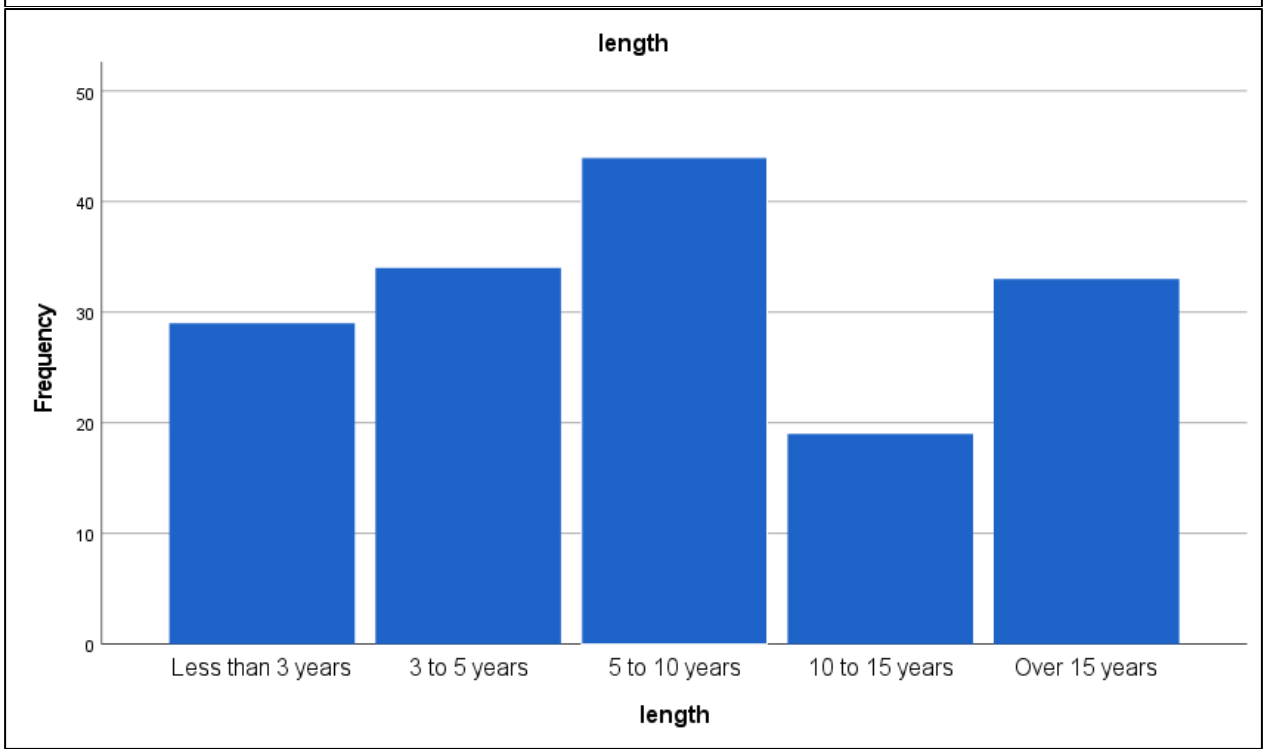
5,50
6,00
6,50
7,00
ac


length
Frequency
50
40
30
20
10
0
Less than 3 years
3 to 5 years
5 to 10 years
10 to 15 years
Over 15 years
length

10.5 REGRESSION OUTPUT

10.5.1 Statistical Model 1

```
Run MATRIX procedure:

************* PROCESS Procedure for SPSS Beta Release 130612 *************

        Written by Andrew F. Hayes, Ph.D.   http://www.afhayes.com

**************************************************************************
Model = 1
    Y = beh_l
    X = inertia
    M = length

Sample size
         27

**************************************************************************
Outcome: beh_l

Model Summary
          R       R-sq          F        df1        df2          p
      ,9427      ,8886    61,1695     3,0000    23,0000      ,0000

Model
              coeff         se          t          p
constant     2,3114      ,3293     7,0192      ,0000
length        ,5812      ,1041     5,5828      ,0000
inertia       ,7544      ,0818     9,2182      ,0000
int_1        -,1338      ,0259    -5,1715      ,0000

Interactions:

 int_1    inertia     X     length

R-square increase due to interaction(s):
         R2-chng          F        df1        df2          p
int_1      ,1295    26,7439     1,0000    23,0000      ,0000

**************************************************************************

Conditional effect of X on Y at values of the moderator(s)
     length     Effect         se          t          p
     1,8081      ,5125      ,0416    12,3176      ,0000
     2,9560      ,3589      ,0291    12,3165      ,0000
     4,1038      ,2053      ,0416     4,9354      ,0001

Values for quantitative moderators are the mean and plus/minus one SD from mean

******************** JOHNSON-NEYMAN TECHNIQUE ************************

There are no regions of significance for the focal predictor within the observed range
of the moderator

**************************************************************************

Data for visualizing conditional effect of X of Y
    inertia     length       yhat
     2,7957     1,8081     4,7949
     3,8805     1,8081     5,3508
     4,9653     1,8081     5,9067
     2,7957     2,9560     5,0326
     3,8805     2,9560     5,4220
     4,9653     2,9560     5,8113
     2,7957     4,1038     5,2704
```

```
     3,8805     4,1038     5,4931
     4,9653     4,1038     5,7159

****************** ANALYSIS NOTES AND WARNINGS ************************

Level of confidence for all confidence intervals in output:
    95,00

------ END MATRIX -----
```

10.5.2 Statistical Model 2

```
Run MATRIX procedure:

************* PROCESS Procedure for SPSS Beta Release 130612 *************

        Written by Andrew F. Hayes, Ph.D.   http://www.afhayes.com

**************************************************************************
Model = 4
    Y = inertia
    X = length
    M = psych_b

Statistical Controls:
CONTROL= critical

Sample size
        159

**************************************************************************
Outcome: psych_b

Model Summary
          R       R-sq          F        df1        df2          p
      ,2494      ,0622     5,1719     2,0000   156,0000      ,0067

Model
              coeff         se          t          p
constant     4,2570      ,4079    10,4367      ,0000
length        ,2156      ,0689     3,1290      ,0021
critical      ,0374      ,0490      ,7627      ,4468

**************************************************************************
Outcome: inertia

Model Summary
          R       R-sq          F        df1        df2          p
      ,6306      ,3976    34,1073     3,0000   155,0000      ,0000

Model
              coeff         se          t          p
constant     1,0183      ,4545     2,2406      ,0265
psych_b       ,5953      ,0685     8,6960      ,0000
length        ,1569      ,0607     2,5832      ,0107
critical     -,0967      ,0420    -2,3028      ,0226

************************ TOTAL EFFECT MODEL ****************************
Outcome: inertia

Model Summary
          R       R-sq          F        df1        df2          p
      ,3221      ,1038     9,0307     2,0000   156,0000      ,0002

Model
```

```
              coeff         se          t          p
constant     3,5524      ,4240     8,3778      ,0000
length        ,2852      ,0716     3,9820      ,0001
critical     -,0745      ,0510    -1,4607      ,1461

****************** TOTAL, DIRECT, AND INDIRECT EFFECTS ********************

Total effect of X on Y
     Effect         SE          t          p
      ,2852      ,0716     3,9820      ,0001

Direct effect of X on Y
     Effect         SE          t          p
      ,1569      ,0607     2,5832      ,0107

Indirect effect of X on Y
            Effect    Boot SE   BootLLCI   BootULCI
psych_b      ,1284      ,0399      ,0591      ,2155

******************** ANALYSIS NOTES AND WARNINGS ************************

Number of bootstrap samples for bias corrected bootstrap confidence intervals:
     5000

Level of confidence for all confidence intervals in output:
    95,00

------ END MATRIX -----
```

10.5.3 Statistical Model 3

```
Run MATRIX procedure:

************* PROCESS Procedure for SPSS Beta Release 130612 *************

        Written by Andrew F. Hayes, Ph.D.   http://www.afhayes.com

**************************************************************************
Model = 4
    Y = inertia
    X = sc
    M = cc

Statistical Controls:
CONTROL= alt_att  critical

Sample size
        159

**************************************************************************
Outcome: cc

Model Summary
          R       R-sq          F        df1        df2          p
      ,5264      ,2771    19,8048     3,0000   155,0000      ,0000

Model
              coeff         se          t          p
constant     -,1174      ,5136     -,2286      ,8195
sc            ,5432      ,0893     6,0815      ,0000
alt_att       ,0788      ,0908      ,8680      ,3867
critical      ,0963      ,0448     2,1495      ,0331

**************************************************************************
```

```
Outcome: inertia

Model Summary
          R       R-sq          F        df1        df2          p
      ,5060      ,2561    13,2528     4,0000   154,0000      ,0000

Model
             coeff         se          t          p
constant     1,6194      ,5395     3,0019      ,0031
cc            ,1783      ,0843     2,1136      ,0362
sc            ,3004      ,1044     2,8777      ,0046
alt_att       ,2792      ,0955     2,9218      ,0040
critical     -,1241      ,0477    -2,6005      ,0102

************************* TOTAL EFFECT MODEL ****************************
Outcome: inertia

Model Summary
          R       R-sq          F        df1        df2          p
      ,4843      ,2345    15,8273     3,0000   155,0000      ,0000

Model
             coeff         se          t          p
constant     1,5985      ,5454     2,9310      ,0039
sc            ,3973      ,0948     4,1886      ,0000
alt_att       ,2932      ,0964     3,0425      ,0028
critical     -,1070      ,0476    -2,2490      ,0259

***************** TOTAL, DIRECT, AND INDIRECT EFFECTS ********************

Total effect of X on Y
     Effect         SE          t          p
      ,3973      ,0948     4,1886      ,0000

Direct effect of X on Y
     Effect         SE          t          p
      ,3004      ,1044     2,8777      ,0046

Indirect effect of X on Y
       Effect    Boot SE   BootLLCI   BootULCI
cc      ,0968      ,0538      ,0032      ,2132

******************** ANALYSIS NOTES AND WARNINGS ************************

Number of bootstrap samples for bias corrected bootstrap confidence intervals:
     5000

Level of confidence for all confidence intervals in output:
    95,00

------ END MATRIX -----
```

10.5.4 Statistical Model 4

```
Run MATRIX procedure:

************* PROCESS Procedure for SPSS Beta Release 130612 *************

        Written by Andrew F. Hayes, Ph.D.   http://www.afhayes.com

**************************************************************************
Model = 6
    Y = beh_l
    X = trust
   M1 = satisf
```

```
   M2 = ac
   M3 = inertia

Statistical Controls:
CONTROL= critical

Sample size
        159

**************************************************************************
Outcome: satisf

Model Summary
          R       R-sq          F        df1        df2          p
      ,7587      ,5756   105,7996     2,0000   156,0000      ,0000

Model
             coeff         se          t          p
constant     1,6464      ,3742     4,3994      ,0000
trust         ,7294      ,0516    14,1406      ,0000
critical     -,0145      ,0261     -,5539      ,5804

**************************************************************************
Outcome: ac

Model Summary
          R       R-sq          F        df1        df2          p
      ,7517      ,5651    67,1372     3,0000   155,0000      ,0000

Model
             coeff         se          t          p
constant      ,2973      ,5027      ,5914      ,5551
satisf        ,8068      ,1014     7,9537      ,0000
trust         ,1343      ,0987     1,3609      ,1755
critical     -,0451      ,0331    -1,3613      ,1754

**************************************************************************
Outcome: inertia

Model Summary
          R       R-sq          F        df1        df2          p
      ,4052      ,1642     7,5625     4,0000   154,0000      ,0000

Model
             coeff         se          t          p
constant     1,8714      ,7690     2,4336      ,0161
satisf       -,1814      ,1839     -,9861      ,3256
ac            ,4848      ,1227     3,9500      ,0001
trust         ,1052      ,1517      ,6931      ,4893
critical     -,0185      ,0509     -,3639      ,7165

**************************************************************************
Outcome: beh_l

Model Summary
          R       R-sq          F        df1        df2          p
      ,6851      ,4693    27,0630     5,0000   153,0000      ,0000

Model
             coeff         se          t          p
constant     1,2834      ,5674     2,2618      ,0251
satisf        ,3431      ,1336     2,5685      ,0112
ac            ,3507      ,0933     3,7609      ,0002
inertia       ,2188      ,0583     3,7495      ,0003
trust        -,0695      ,1100     -,6311      ,5289
critical     -,0296      ,0369     -,8041      ,4226

************************* TOTAL EFFECT MODEL ***************************
```

```
Outcome: beh_l

Model Summary
          R       R-sq          F        df1        df2          p
      ,4523      ,2046    20,0593     2,0000   156,0000      ,0000

Model
             coeff         se          t          p
constant     2,9351      ,6361     4,6145      ,0000
trust         ,5051      ,0877     5,7615      ,0000
critical     -,0640      ,0444    -1,4425      ,1512

***************** TOTAL, DIRECT, AND INDIRECT EFFECTS ********************

Total effect of X on Y
     Effect         SE          t          p
      ,5051      ,0877     5,7615      ,0000

Direct effect of X on Y
     Effect         SE          t          p
     -,0695      ,1100     -,6311      ,5289

Indirect effect(s) of X on Y
           Effect    Boot SE   BootLLCI   BootULCI
Total:      ,5745      ,1099      ,3768      ,8079
Ind1 :      ,2503      ,1151      ,0171      ,4807
Ind2 :      ,2064      ,0815      ,0720      ,3902
Ind3 :     -,0289      ,0301     -,1140      ,0103
Ind4 :      ,0624      ,0283      ,0182      ,1304
Ind5 :      ,0471      ,0425     -,0150      ,1592
Ind6 :      ,0142      ,0141     -,0048      ,0545
Ind7 :      ,0230      ,0353     -,0266      ,1200

Indirect effect key
 Ind1 :   trust    ->       satisf   ->       beh_l
 Ind2 :   trust    ->       satisf   ->       ac       ->       beh_l
 Ind3 :   trust    ->       satisf   ->       inertia  ->       beh_l
 Ind4 :   trust    ->       satisf   ->       ac       ->       inertia  ->
beh_l
 Ind5 :   trust    ->       ac       ->       beh_l
 Ind6 :   trust    ->       ac       ->       inertia  ->       beh_l
 Ind7 :   trust    ->       inertia  ->       beh_l

******************** ANALYSIS NOTES AND WARNINGS *************************

Number of bootstrap samples for bias corrected bootstrap confidence intervals:
     5000

Level of confidence for all confidence intervals in output:
    95,00

------ END MATRIX -----
```

11.6 CONTRARIAN CASE ANALYSIS FOR OTHER VARIABLES

		inertia						Total
		2	3	4	5	6	7	
satisfaction	3 Count	2	2	3	0	0	0	7
	% within satisf_d	28,60%	28,60%	42,90%	0,00%	0,00%	0,00%	100,00%
	4 Count	0	2	2	1	1	0	6
	% within satisf_d	0,00%	33,30%	33,30%	16,70%	16,70%	0,00%	100,00%
	5 Count	3	3	6	5	3	0	20
	% within satisf_d	15,00%	15,00%	30,00%	25,00%	15,00%	0,00%	100,00%
	6 Count	5	25	20	24	17	0	91
	% within satisf_d	5,50%	27,50%	22,00%	26,40%	18,70%	0,00%	100,00%
	7 Count	4	3	5	10	7	6	35
	% within satisf_d	11,40%	8,60%	14,30%	28,60%	20,00%	17,10%	100,00%
Total	Count	14	35	36	40	28	6	159
	% within satisf_d	8,80%	22,00%	22,60%	25,20%	17,60%	3,80%	100,00%

		inertia						Total
		2	3	4	5	6	7	
trust	2 Count	0	1	0	0	0	0	1
	% within trust_d	0,00%	100,00%	0,00%	0,00%	0,00%	0,00%	100,00%
	3 Count	1	1	2	1	2	0	7
	% within trust_d	14,30%	14,30%	28,60%	14,30%	28,60%	0,00%	100,00%
	4 Count	1	2	4	0	1	0	8
	% within trust_d	12,50%	25,00%	50,00%	0,00%	12,50%	0,00%	100,00%
	5 Count	3	3	7	9	2	0	24
	% within trust_d	12,50%	12,50%	29,20%	37,50%	8,30%	0,00%	100,00%
	6 Count	7	26	21	25	14	0	93
	% within trust_d	7,50%	28,00%	22,60%	26,90%	15,10%	0,00%	100,00%
	7 Count	2	2	2	5	9	6	26
	% within trust_d	7,70%	7,70%	7,70%	19,20%	34,60%	23,10%	100,00%
Total	Count	14	35	36	40	28	6	159
	% within trust_d	8,80%	22,00%	22,60%	25,20%	17,60%	3,80%	100,00%

		inertia						Total
		2	3	4	5	6	7	
switching costs	2 Count	2	2	0	1	0	0	5
	% within sc_d	40,00%	40,00%	0,00%	20,00%	0,00%	0,00%	100,00%
	3 Count	3	7	3	1	3	0	17
	% within sc_d	17,60%	41,20%	17,60%	5,90%	17,60%	0,00%	100,00%
	4 Count	5	11	9	7	4	0	36
	% within sc_d	13,90%	30,60%	25,00%	19,40%	11,10%	0,00%	100,00%
	5 Count	4	11	14	19	10	6	64
	% within sc_d	6,30%	17,20%	21,90%	29,70%	15,60%	9,40%	100,00%
	6 Count	0	4	9	11	11	0	35
	% within sc_d	0,00%	11,40%	25,70%	31,40%	31,40%	0,00%	100,00%
	7 Count	0	0	1	1	0	0	2
	% within sc_d	0,00%	0,00%	50,00%	50,00%	0,00%	0,00%	100,00%
Total	Count	14	35	36	40	28	6	159
	% within sc_d	8,80%	22,00%	22,60%	25,20%	17,60%	3,80%	100,00%

			inertia						Total
			2	3	4	5	6	7	
alternative attractiveness	2	Count	2	2	0	0	1	0	5
		% within alt_att	40,00%	40,00%	0,00%	0,00%	20,00%	0,00%	100,00%
	3	Count	1	4	3	2	1	0	11
		% within alt_att	9,10%	36,40%	27,30%	18,20%	9,10%	0,00%	100,00%
	4	Count	5	9	14	10	5	1	44
		% within alt_att	11,40%	20,50%	31,80%	22,70%	11,40%	2,30%	100,00%
	5	Count	6	14	13	19	8	1	61
		% within alt_att	9,80%	23,00%	21,30%	31,10%	13,10%	1,60%	100,00%
	6	Count	0	5	5	8	11	1	30
		% within alt_att	0,00%	16,70%	16,70%	26,70%	36,70%	3,30%	100,00%
	7	Count	0	1	1	1	2	3	8
		% within alt_att	0,00%	12,50%	12,50%	12,50%	25,00%	37,50%	100,00%
Total		Count	14	35	36	40	28	6	159
		% within alt_att	8,80%	22,00%	22,60%	25,20%	17,60%	3,80%	100,00%

			inertia						Total
			2	3	4	5	6	7	
relationship length	Less than 3	Count	4	11	7	4	3	0	29
		% within length	13,80%	37,90%	24,10%	13,80%	10,30%	0,00%	100,00%
	3 to 5 years	Count	7	6	5	10	2	4	34
		% within length	20,60%	17,60%	14,70%	29,40%	5,90%	11,80%	100,00%
	5 to 10 yea	Count	3	8	17	8	8	0	44
		% within length	6,80%	18,20%	38,60%	18,20%	18,20%	0,00%	100,00%
	10 to 15 ye	Count	0	3	2	9	5	0	19
		% within length	0,00%	15,80%	10,50%	47,40%	26,30%	0,00%	100,00%
	Over 15 ye	Count	0	7	5	9	10	2	33
		% within length	0,00%	21,20%	15,20%	27,30%	30,30%	6,10%	100,00%
Total		Count	14	35	36	40	28	6	159
		% within length	8,80%	22,00%	22,60%	25,20%	17,60%	3,80%	100,00%

			inertia						Total
			2	3	4	5	6	7	
relationship criticality	1	Count	2	0	1	0	0	0	3
		% within To wha	66,70%	0,00%	33,30%	0,00%	0,00%	0,00%	100,00%
	2	Count	0	0	1	0	2	1	4
		% within To wha	0,00%	0,00%	25,00%	0,00%	50,00%	25,00%	100,00%
	3	Count	0	1	1	0	2	0	4
		% within To wha	0,00%	25,00%	25,00%	0,00%	50,00%	0,00%	100,00%
	4	Count	1	1	0	3	0	1	6
		% within To wha	16,70%	16,70%	0,00%	50,00%	0,00%	16,70%	100,00%
	5	Count	0	1	1	6	2	0	10
		% within To wha	0,00%	10,00%	10,00%	60,00%	20,00%	0,00%	100,00%
	6	Count	0	4	7	4	7	1	23
		% within To wha	0,00%	17,40%	30,40%	17,40%	30,40%	4,30%	100,00%
	7	Count	5	14	7	17	3	1	47
		% within To wha	10,60%	29,80%	14,90%	36,20%	6,40%	2,10%	100,00%
	8	Count	4	7	11	6	5	1	34
		% within To wha	11,80%	20,60%	32,40%	17,60%	14,70%	2,90%	100,00%
	9	Count	1	3	4	3	4	1	16
		% within To wha	6,30%	18,80%	25,00%	18,80%	25,00%	6,30%	100,00%
	10	Count	1	4	3	1	3	0	12
		% within To wha	8,30%	33,30%	25,00%	8,30%	25,00%	0,00%	100,00%
Total		Count	14	35	36	40	28	6	159
		% within To wha	8,80%	22,00%	22,60%	25,20%	17,60%	3,80%	100,00%

10.7 ABSOLUTE CALIBRATION

Causal condition	Min	Max	Full non-membership	Cross-over point	Full membership
Customer inertia	1	7	1	4	7
Affective commitment	1	7	1	4	7
Calculative commitment	1	7	1	4	7
Psychological barrier	1	7	1	4	7
Switching costs	1	7	1	4	7
Alternative attractiveness (-)	1	7	1	4	7
Trust	1	7	1	4	7
Satisfaction	1	7	1	4	7
Relationship length	1	5	1	3	5
Relationship criticality	1	10	1	5.5	10

10.8 fsQCA OUTPUT

```
--- PARSIMONIOUS SOLUTION ---
frequency cutoff: 1
consistency cutoff: 0.83697
                     raw        unique
                   coverage    coverage   consistency
                  ----------  ----------  ----------
cc_f              0.618641    0.292625    0.834249
psych_f*~ac_f     0.36611     0.0400947   0.820807
solution coverage: 0.658735
solution consistency: 0.787027

--- PARSIMONIOUS SOLUTION ---
frequency cutoff: 1
consistency cutoff: 0.83901
                     raw        unique
                   coverage    coverage   consistency
                  ----------  ----------  ----------
~critic_f         0.480215    0.0904428   0.824419
cc_f              0.618641    0.190219    0.834249
psych_f*~ac_f     0.36611     0.0190614   0.820807
solution coverage: 0.749178
solution consistency: 0.746333
```

```
--- INTERMEDIATE SOLUTION ---
frequency cutoff: 3
consistency cutoff: 0.83901
Assumptions:
```

	raw coverage	unique coverage	consistency
~cc_f*ac_f*~critic_f	0.448271	0.087025	0.839488
psych_f*cc_f*ac_f	0.599974	0.211647	0.879045
psych_f*~cc_f*~ac_f*critic_f	0.343237	0.0228738	0.83901

```
solution coverage: 0.728014
solution consistency: 0.782093
```