Journal of Business Research 150 (2022) 339–353

Contents lists available at ScienceDirect

Journal of Business Research

journal homepage: www.elsevier.com/locate/jbusres

Cultural personal values and switching costs perceptions: Beyond Hofstede

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ARTICLE INFO

Keywords:
Switching costs
Customer commitment
Cultural personal values
Cross-cultural theory
Share of wallet
Relationship marketing strategies

ABSTRACT

Firms operating internationally need to ascertain effective relationship marketing (RM) strategies for their foreign operations. One set of RM strategies is based on understanding and using switching costs perceptions. Based on data from 1,630 customers across 16 countries, we examine the interplay between culture and switching costs perceptions using Triandis and Gelfand's four cultural personal value dimensions (CPVs), horizontal and vertical individualism and collectivism. These CPVs are assessed on external switching costs (ESC) and internal switching costs (ISC) perceptions along with additional important outcomes, including commitment and share of wallet. We find vertical individualism (VI), horizontal collectivism (HC), and vertical collectivism (VC) positively relate to ESC, and VI and VC positively relate to ISC. VI produced the strongest relationship with both switching costs. Our findings indicate the importance of including the horizontal/vertical dimension in studying cultural values. Implications for RM strategies internationally are offered.

1. Introduction

Effective customer relationship marketing (RM) strategies with a focus on building and maintaining these relationships have been a top priority for many years (Morgan and Hunt, 1994; Palmatier, 2008). Firms are constantly seeking opportunities to strengthen their relationships with customers with the intent to create loyalty and increase metrics such as share of wallet (Wirtz, Mattila, and Lwin, 2007). Thus, initiatives such as loyalty programs are in high usage among firms. In fact, the average U.S. is a member of 29 loyalty programs in which they collect loyalty points and rewards across a myriad of industries (New York Times, 2016). Even though the importance of building strong relationships with customers is widely acknowledged, RM research tends to ignore the important effects of cultural differences between customers (Samaha, Beck, and Palmatier, 2014). This is a striking omission as Shavitt and Barnes (2020) note that culture influences the values consumers hold, which, in turn, influences their purchasing priorities and behaviors. They say: "[W]e view cultural factors as key in shaping consumer needs and goals, suggesting the possibility of multiple consumer journeys" (p. 41). Additionally, Grewal and Roggeveen (2020, p.5) argue "it is important to define the central role of culture and how it might directly or indirectly influence the shopping process."

Furthermore, McKinsey & Company (2020) note that, globally, consumers are now choosing brands that have quality and purpose which may be driving re-evaluations of the relationships these customers have with firms. Consumers are willing to try new brands and are often switching or considering switching at higher levels than ever. As an example, Malhotra and Malhotra (2013) note surprisingly high switching intentions, as well as high switching activity, in the cell phone industry at the time of their study in both developed and developing economies (c.f. Rahman and Azhar, 2011), with Carton (2001) finding as many as 10% of cell-phone customers indicating plans to switch providers within the next 90 days.

As noted above, cultural values and the differences between customers along these cultural lines can affect the shopping process and the relationships customers have with firms. Specifically, previous research indicates that that these cultural differences between customers can affect customers' switching costs perceptions felt in moving from one firm to another (e.g., Pick and Eisend, 2014).[1] Therefore, the focus of our study is on the effect of cultural values on customers' perceived switching costs and the effect of these perceptions on firm commitment and ultimately, on firm share of wallet.

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[1] The present paper examines the perception of switching costs rather than actual costs. Whenever we refer to switching costs in this paper, we refer to customer perceptions of those costs unless otherwise stated.

https://doi.org/10.1016/j.jbusres.2022.06.005
Received 19 May 2021; Received in revised form 31 May 2022; Accepted 4 June 2022
Available online 19 June 2022

Utilizing the most widely accepted perspective on culture, Hofstede's (1980) approach, Pick and Eisend (2014) found that national culture moderated switching costs effects. Specifically, they found that in countries where individuals are higher in individualism, perceived switching costs effects were generally weaker relative to actual switching, than in cultures higher in collectivism. They argue that individuals in individualistic cultures focus more on individual goals and feel less committed to staying in provider relationships.[2]

However, cross-cultural research indicates that Hofstede's approach is dated, with some cross-cultural researchers suggesting alternatives (Oyserman and Lee, 2008). Thus, the present study uses Triandis and Gelfand's (1998) conceptualization of horizontal and vertical individualism and collectivism and consistent with their approach, we address these ideas on an individual or person level rather than at the national level. Their conceptualization goes beyond individualism and collectivism with the additional horizontal versus vertical dimension, which may offer greater understanding of cultural values (than Hofstede's individual vs. collectivism break-out), as well as providing novel insights into perceived switching costs effects. Further, in contrast to Hofstede's approach focusing on cultural values on a country basis, many researchers argue that it is better to study values at the individual level rather than the national level (Shavitt and Barnes, 2020), which is the approach used by Triandis and Gelfand (1998) and empirically demonstrated by Lee (2000). We hereafter refer to these constructs as cultural personal values (CPV) to reflect the idea that these cultural values are captured at the individual or personal level.

Consequently, our study uses survey data from 1,630 grocery shoppers in 16 countries, with the following goals: (1) Assess Triandis and Gelfand's cultural values' conceptualization (CPV) as a main effect on perceived switching costs versus a rival moderator mode;l and (2) Present a model, based on Triandis' subjective culture and social behavior theory (1980, 1994), in which the CPVs influence switching costs perceptions, which influence commitment levels, and ultimately, share of wallet (SOW). We now provide a background for these ideas.

2. Background

2.1. Switching costs and culture

Studies addressing the impact of culture on perceived switching costs are inconclusive, with some displaying an effect (Pick and Eisend, 2014, 2016) while others do not (Patterson and Smith, 2003). These studies all assess the *moderating effects* of cultural values at the country level between switching costs and several consequence variables, even though some researchers suggest that cultural values may exert *direct effects* on relationship marketing variables (Kirkman, Lowe, and Gibson, 2006, 2017).

Further, cultural values may affect the relevance of different switching costs differentially. While Pick and Eisend (2016) suggest differentiating types of switching costs in cross-cultural work, existing studies seldom do this. It may be that cultural value differences can help explain why customers differ in switching costs perceptions. Table 1 displays the few studies that test the influence of cultural values on switching costs effects, with all studies examining their moderating effects, measured at the country level, other than the current work. The number of examined countries, employed cultural concept and theory, switching costs conceptualizations, and findings, including the current study, appear there.

[2] While Pick and Eisend (2014) refer to companies when describing this effect, these arguments may also be valid for relationships in general as described in Hofstede's (1980) theory.

In an initial study, Patterson and Smith (2003) examined switching barriers[3] for three service types (travel agency, medical services, hairdressing) in two countries. The authors argued that these countries represent very different national cultures and that switching barriers effects, thus, may differ. In comparing Australia results (individualistic culture) with Thailand's results (collectivistic culture), they did not find moderating effects. However, two-country comparisons are problematic, with Franke and Richey (2010) recommending that researchers use a large set of countries or cultures to ensure that the specific cultural dimension studied actually causes the observed differences.

Also, Pick and Eisend (2014), in a meta-analysis, examined moderation of a country's individualism versus collectivism with Hofstede's measures (2001) and a large data set (25 countries). They found that switching costs perceptions were less important in individualistic cultures, where customers are more willing (and able) to switch, while the opposite was true in collectivistic cultures, where individuals value relationships more and find it harder to leave. In a later meta-analysis, Pick and Eisend (2016) tested all of Hofstede's cultural dimensions (individualism, power distance, uncertainty avoidance, and masculinity) with 166 articles, finding that national cultural values tended to moderate relationships between switching costs perceptions and WOM and loyalty negatively. Although not differentiating between switching costs types, they recommended studying their differential effects.

To sum up, switching cost research is plagued by inconclusive findings relative to the effects of cultural values. Existing studies usually use Hofstede's cultural concept and do not consider individual-level measures of culture (e.g., Kirkman, Lowe and Gibson, 2006; Shavitt and Barnes, 2020). In addition, extant studies only consider the moderating effects of culture on switching costs, although researchers identify cultural differences as antecedents to many consumer behaviors and attitudes (Kirkman et al., 2006, 2017; Lee, 2000; Triandis, 1980, 1994). Thus, it is unclear whether cultural value differences exert direct or moderating effects or both. Additionally, these studies generally do not differentiate between types of switching costs, despite indications that CPVs affect switching costs types differently. The present study aims to address these shortcomings by measuring cultural values at the individual level (CPV) and by comparing main and moderating effects on several types of switching costs, as well as switching costs effects on commitment and ultimately, on share of wallet.

2.2. Cultural value conceptualizations in international business research

In a review of cultural values' studies in international business research, Kirkman, Lowe, and Gibson (2006) reviewed 180 studies which employed Hofstede-based and Hofstede-inspired research. They distinguished studies depending on whether culture was conceptualized at the country or individual level. Most studies conceptualizing culture at the *country level* employed Hofstede's cultural model, distinguishing between several cultural dimensions proposed by Hofstede, with individualism-collectivism dimension receiving the most attention. These country-level studies either used individual-level data (e.g., from surveys) aggregated it by country or pre-existing country level measures (Kirkman et al., 2006). Studies conceptualizing culture at the *individual level* collect and analyze data at the individual level using individual measures. While Hofstede (2001) opposes use of his cultural framework at the individual level, scholars argue that only a limited part of the overall variation in cultural values resides between countries, with more than 80% residing within countries (Kirkman et al., 2017). Kirkman et al. (2017, p. 21), noting multiple studies that suggest these results, argue for "future researchers to explore containers beyond national geographic boundaries," and address Taras, Steel, and Kirkman's (2016)

[3] Switching barriers are a broader view of the factors that keep individuals in relationships, with perceived switching costs serving as one of the prime barriers and attractiveness of alternatives another.

Table 1
Studies examining cultural values' influence on switching costs perceptions.

Author (year)	# Countries	Culture Conceptualization	Culture Theory	Switching Costs/ Barriers[a]	Findings
Patterson & Smith (2003)	2	National cultural values/ Hofstede (1980): Individualism-collectivism	Cultural values as moderator	Multi-dimensional: Search Risk perceptions Loss of special treatment Explain preferences Loss of friendly relationship Attractiveness of alternatives	• Moderating effect: No significant country differences when comparing switching costs barrier/ effects in Australia with Thailand.
Frank, Enkawa, & Schvaneveldt (2014)	5	National cultural values/ GLOBE project: Gender egalitarianism	Cultural values as moderator	Uni-dimensional: Relational switching costs	• Moderating effect: Gender egalitarianism weakens the effect of relational switching costs on repurchase intentions.
Pick and Eisend (2014) meta-analysis	25	National cultural values/ Hofstede (1980): Individualism-collectivism	Cultural values as moderator	Uni-dimensional: No differentiation between switching costs types.	• Moderating effect: Individualism weakens the negative relationship between switching costs and switching costs.
Pick and Eisend (2016) meta-analysis	25	National cultural values/ Hofstede (1980): Uncertainty avoidance Individualism-collectivism Power distance Masculinity-femininity	Cultural values as moderator	Uni-dimensional: No differentiation between switching costs types.	• Moderating effect: Individualism and uncertainty avoidance weaken the effects of switching costs on behavioral loyalty.
Present Study	16	Cultural personal values/ Triandis and Gelfand (1998): Horizontal individualism Horizontal collectivism Vertical individualism Vertical collectivism	Cultural values as direct effect vs. moderator effect	Multi-dimensional: Internal switching costs External switching costs	• Main vs. moderating effects: Three of the four CPVs impact switching costs; while some CPVs exert moderating effects, the main effects model is judged as superior to the rival model.

a. Switching barriers are a broader category than switching costs; for example, the category also includes attractiveness of alternatives.

meta-analysis results, which indicates that cultures group into a smaller number of entities than number of nations. Taras, Steel and Kirkman (2016) stress the need to break from the "country equals culture" paradigm.

Triandis and Gelfand's (1998) approach to cultural values, which is used in the present study, assesses values at the individual rather than country level. It thereby considers that individuals in a country may be more different than individuals between countries. Lenartowicz and Roth (2001, p. 150) explain that CPVs are appropriate predictors of customer behavior "unless collective cultural values are strongly shared by the members of the cultural group." Accordingly, culture is measured at the individual level as evidenced by the strength of an individual's belief in important cultural values. Using the data of our study, we calculated the Intra-Class Correlations (ICC; Raudenbush and Bryk, 2002) for the four value orientations and find ICCs to range from 8 to 17%. Thus, 83–92% of the variance in the four CPVs is within the 16 countries, and only 8–17% is between countries; thus, we deem that the individual-level cultural approach is suitable for our study.

2.3. Going beyond Hofstede

Individualism-collectivism is the most frequently used cultural dimension in cross-cultural psychology (Kirkman et al., 2017). Hofstede (1994, p. 2) explained that in individualistic societies "the ties between individuals are loose: everyone is expected to look after him/herself and his/her immediate family." Alternatively, in collectivistic cultures, "people from birth onwards are integrated into strong, cohesive in-groups, often extended families (with uncles, aunts, and grandparents) which continue protecting them in exchange for unquestioning loyalty" (Hofstede, 1994, pp. 2-3).

Given concerns with Hofstede's perspective as noted previously, Triandis and Gelfand's (1998) approach is a serious contender in that it measures cultural values at the individual rather than national level, differentiating between four personal value dimensions. Ros, Schwartz, and Surkiss (1999, p. 51) define "values as desirable, trans-situational goals that vary in importance as guiding principles in people's lives". They explain that values influence an individual's perceptions, attitudes, and behaviors. Referring to the theory of basic human values, they emphasize that the "crucial content aspect that distinguishes among values is the type of motivational goals they express" (p. 51). Given the focus of our study, we differentiate between four distinct values that relate to the culture (e.g., social status and relationship issues).[4] Specifically, Triandis and Gelfand's (1998) vision is that several kinds of individualism and collectivism exists that differ in the motivational goals they express, differentiating between vertical and horizontal sub-dimensions. They argue that for individuals who emphasize *horizontal social relationships*, equality among society members is important, while hierarchal relationships are more important for individuals emphasizing *vertical social relationships*. Triandis and Gelfand (1998) suggest four CPVs: (1) horizontal individualism (HI), (2) horizontal collectivism (HC), (3) vertical individualism (VI), and (4) vertical collectivism (VC). Other fields have found this approach useful, while it has received minimal attention in marketing (Vargas and Kemmelmeier 2013). Zhang, Beatty, and Walsh (2008, p. 219) note that "some of the inconclusive or conflicting findings we currently see in the literature may be partly due to the fact that Hofstede's dimensions may not capture some of the rich differences across cultures and ignore some of the other important differences, such as the degree to which a culture is horizontal or vertical" (p. 219). Thus, the important dimension of vertical versus horizonal differentiation may be thought of as equivalent to Hofstede's power distance dimension (Thomas and Au 2002) and suggests an emphasis on hierarchy versus equality, while the collectivistic versus individualistic dimension represents an emphasis on the group versus the individual. We briefly describe and compare the four groupings that

[4] The literature discusses a number of different values (e.g., see Schwartz, 1992 for an overview).

are formed from these dimensions below, with details appearing in Table 2.

HI individuals aim for uniqueness rather than striving to belong to groups (Triandis and Gelfand 1998), tending to rely on themselves and not striving to improve their social status. They see themselves in a world where equality and individual freedoms rule, in contrast to VIs, who appreciate and seek out status and expect special treatment (Triandis and Gelfand 1998). VIs tend to be competitive and strive to be the best.

In contrast to VIs, HC individuals seek equality with others, not emphasizing status goals but rather common community goals (Triandis and Gelfand 1998). Further, while belonging to social groups is important to them, they reject hierarchical relationships, in contrast to VCs. Finally, VCs tend to respect hierarchies as VIs do but they also stress their groups' well-being and willingly sacrifice for the group, in contrast to VIs (Triandis and Gelfand 1998). For VCs, inequality is the expected norm but they are also willing to submit to existing authority, although reluctantly, while HCs prefer equality and strongly resist authority.

If individuals can be described more accurately with these four CPVs (versus Hofstede's individualism-collectivism paradigm), then studies using traditional measures of individualism-collectivism may draw incorrect conclusions. Researchers might make incorrect assumptions about switching costs effects if they do not consider the vertical/horizontal dimension. Finally, utilizing these values allows for an examination of Triandis and Gelfand's approach in marketing. Next, we draw on Triandis' (1980, 1994) model of subjective culture and social behavior for our proposed model.

3. Theory, model, and hypotheses

3.1. Main effects of CPVs on switching costs

Triandis' (1980, 1994) subjective culture and social behavior theory indicates that values (as a reflection of culture) affect consumer perceptions, such as switching costs perceptions, directly. Triandis (1980, p. 209) makes the following statement: "Values…are relevant to selectivity in perceptions by increasing or decreasing the likelihood that a stimulus will be perceived…[and]…they influence the interpretation of the outcomes of responses, so that some responses and their outcomes become positive reinforcements while other response and their outcomes become negative reinforcements.".

Further, and consistent with Triandis' theory and Bendapudi and Berry's (1997) conceptualization of dedication-based versus constraint-based relationships, our model indicates that switching costs perceptions influence commitment to the firm. That is, these perceptions motivate individuals relative to staying or leaving an organization. Thus, we propose that CPVs, as assessed with Triandis and Gelfand's conceptualization, influence switching costs perceptions, which, in turn, influence commitment to the firm, and ultimately how much of their purchase dollars go to the firm (share of wallet).

Thus, we seek to study the influence of CPVs on switching costs and their subsequent effects on two types of commitment—affective and calculative here. First, we use Triandis and Gelfand's (1998) CPVs' concept to derive their differential effects on two aggregated switching costs (H1-H4). Then, we derive hypotheses for the relationships between switching costs and commitments (H5-H6), replicating and extending Jones et al.'s (2007) findings. Finally, we assess the effect of commitments (H7-9) on the concept of share of wallet. Additionally, we include a set of relevant control variables. Given the focus of our paper, we derive hypotheses for the main effects of variables as observed in the model in Fig. 2; however, we still control for the influence of CPVs on commitments and share of wallet in our analyses. Variables are described in the next section and Fig. 1a and 2 serve as the backdrop to our hypotheses, while the rival model, focusing on values as moderators, appears in Fig. 1b and is addressed in a later section. First, we present the idea of switching costs perceptions and then our hypotheses.

Table 2
Characterization of triandis and gelfand's (1998) **cultural personal values.**

	Horizontal cultural values (emphasizing equality)	**Vertical cultural values** (emphasizing hierarchy)
Individualistic cultural values (emphasizing the individual)	***Horizontal individualism*** (HI) People want to be unique and distinct from groups. They are likely to say, "I want to do my own thing," and are highly self-reliant. They are not especially interested in being distinguished or in having high status.	***Vertical individualism*** (VI) Individuals often want to become distinguished and acquire status. They regularly do this in individual competitions with others. They are likely to say, "I want to be the best."
Collectivistic cultural values (emphasizing the group)	***Horizontal collectivism*** (HC) People see themselves as being similar to others (e.g., one person, one vote) . They emphasize common goals with others, interdependence, and sociability. But they do not submit easily to authority.	***Vertical collectivism*** (VC) People emphasize the integrity of the in-group, are willing to sacrifice their personal goals for the sake of in-group goals. They support competitions of their in-groups with out-groups. If in-group authorities want them to act in ways that benefit the in-group but are extremely distasteful to them, they submit to the will of these authorities.

Source: Adapted from Triandis and Gelfand (1998).

3.2. Switching costs perceptions

The switching costs literature proposes several costs that customers may consider when contemplating switching from their current provider to another (Woisetschläger, Lentz, and Evanschitzky 2011). These costs include the perceived time and effort associated with changing providers, potential financial losses, and feelings of loss or discomfort when switching providers (Jones, Mothersbaugh, and Beatty 2000, 2002). Recent meta-analyses indicate the differential roles of switching costs perceptions on customer outcomes (Blut et al. 2015; Burnham, Frels and Mahajan 2003). Consistent with the literature, we group switching costs into two higher-order dimensions, internal and external switching costs perceptions (Blut et al. 2015; Burnham et al. 2003; Jones et al. 2007).

First, internal switching costs (ISC) perceptions describe the perceived cost of information search and evaluation of new providers needed when considering switching. Customers consider the time and effort investment needed to identify new providers, evaluate their offers, and learn the new company's processes and policies to use this provider effectively (Burnham et al. 2003). These costs also include the ambiguity and uncertainty about the new firm's performance. Given the effort to acquire, restructure, and analyze the information, customers tend to view these costs negatively (Jones et al. 2007).

Alternatively, the firm uses external switching costs (ESC) perceptions to encourage customers to stay. ESC is also a multidimensional concept, involving the perceived costs of the loss of benefits, such as the special treatment customers receive (Jones et al. 2002), as well as the potential loss of the brand identity and the firm's service personnel if a customer switches (Burnham et al. 2003). The brand and company become part of a customer's self-identity, making it hard for a customer to "break up" with the firm (McCracken 1986). ESCs are positive sources of constraint because they address benefits customers like but could lose in switching (Jones et al. 2007). Now we turn to the CPV to switching costs' hypotheses.

3.3. Effects of CPV on switching costs perceptions

Studies on CPVs explore their effects, assuming that these values

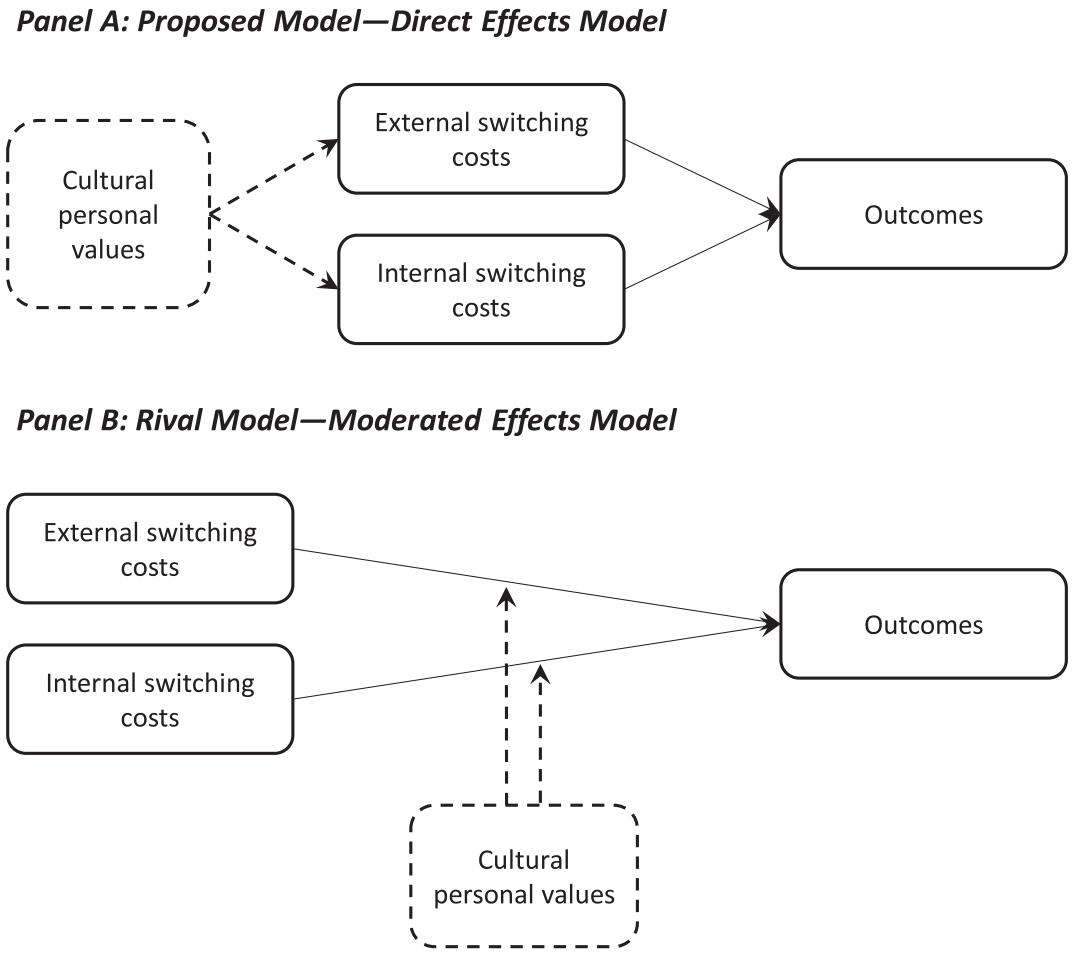

Fig. 1. Alternative culture effects models.

differ among persons (Frank, Enkawa, and Schvaneveldt 2015). In line with theory of basic human values and Triandis and Gelfand (1998), we assume that the four CPVs will differ relative to the type of motivational goals they express. Accordingly, Frank et al. (2015, p. 262) emphasize the independence of the four CPVs: "A more recent approach treats individualism and collectivism as separate, only loosely correlated dimensions and allows for personalities characterized by both high (or low) individualism and collectivism at the same time. Extending this perspective, another approach defines individualism and collectivism as having vertical and horizontal sub-dimensions (Singelis et al. 1995). Scholars note that the four CPVs may be treated as independent constructs, with customers potentially high or low on all four values or any combination in between.

3.3.1. External switching costs

External switching costs perceptions describe the expected loss of special treatment and status and relationships with the service personnel and brand. We suggest that three of the four CPVs relate to ESC as people high or low in these values differ in the extent that they appreciate relationships and the status associated with ESC. Moreover, we assume that the magnitude of these effects will vary, which we articulate below.

First, we argue that a customer's VI relates positively to external switching costs. Triandis and Gelfand's (1998) culture theory provides two arguments for such a relationship. High VI individuals tend to be "concerned with improving their individual status and standing out—distinguishing themselves from others via competition, achievement, and power" (Shavitt et al. 2006, p. 326). Individuals high in this value are influenced by various status symbols. Since external switching costs relate to the firm's special treatment of them, high VI individuals are likely to recognize these activities because they help them to display their status (e.g., higher levels of membership). Close relationships with service personnel and brands also help them to display their status. Low VI customers are less likely to recognize this status. Moreover, as Triandis (1995) suggests, high VIs generally tend to look for good deals, attempting to maximize their self-interest (Ting-Toomey 1994).

Second, individuals high in VC also believe that the status of one's family and other key in-groups establishes one's individual social standing (Triandis and Gelfand 1998). High VCs are sensitive to their status and the status of others in their group (Kirkbride, Tang, and Westwood 1991). High VC individuals are likely to seek out the status gains associated with external switching costs more so than low VC individuals. They appreciate the status gains for their family and themselves associated with special treatment and strong relationships with service personnel and brands. Thus, high VC customers are more likely to recognize ESCs. Moreover, VC is associated with a general appreciation of relationships (Triandis and Gelfand 1998). High VC individuals may subordinate their goals to those of their in-groups (Triandis 1995), trying to preserve harmony in their hierarchical relations, including with service firms. Therefore, high VC individuals may value a firm's relationship-building efforts and thus, be more afraid of losing these relationships (i.e., ESC) than low VC individuals, who may be less mindful of these relationships. Thus, an individual's VC's impact on ESC may be equivalent to that of VI's impact.

Third, unlike high VC individuals, high HCs do not value the status gain associated with ESC highly. They are less likely than high VC individuals to use special treatment and strong relationships with service personnel and brands to express their social status. However, high HC customers appreciate honesty, directness, and cooperation (Gannon

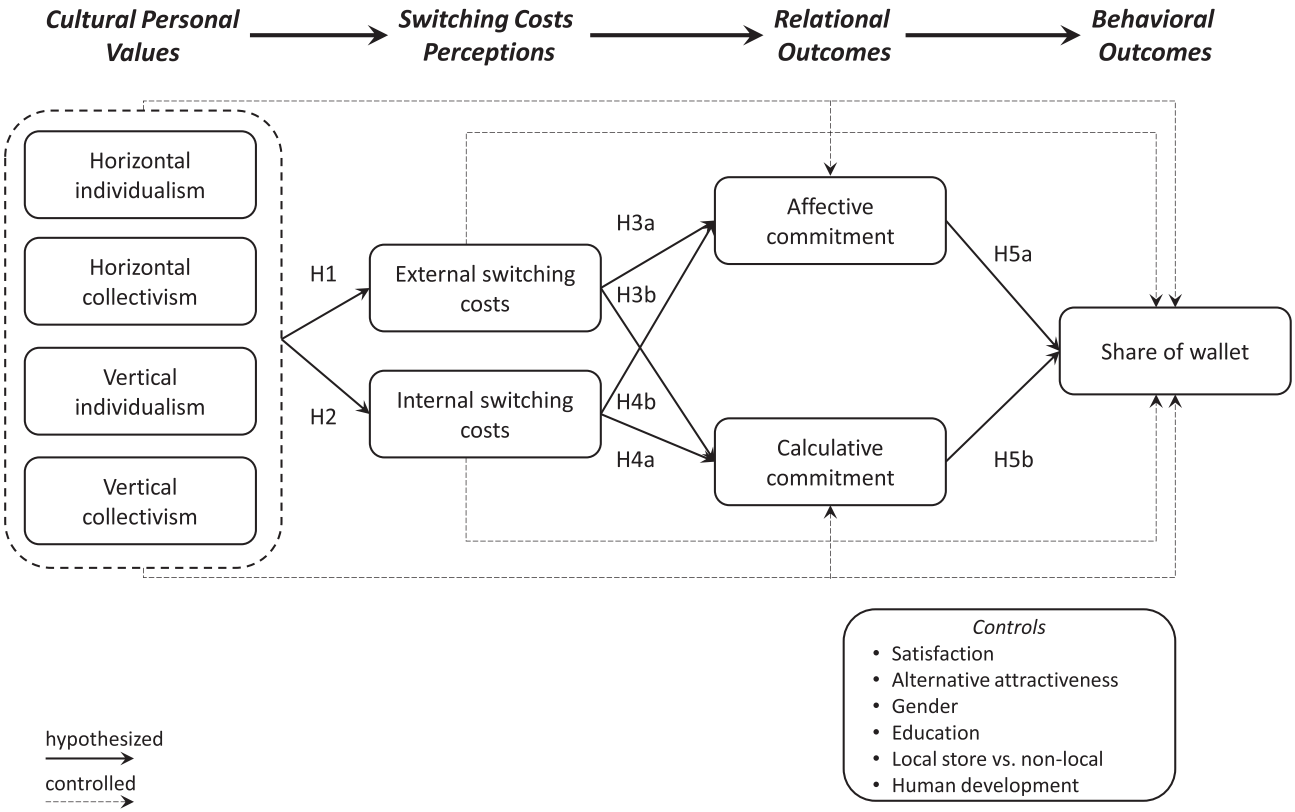

Fig. 2. Cultural theory-based framework to switching costs.

2001; Kurman and Sriram 2002) and enjoy spending time with others, caring about their groups' well-being (Singelis et al. 1995; Triandis and Gelfand 1998). Thus, they may care more about service relationships and a firm's relationship efforts (i.e., special treatment, service personnel, and brand relationships) than low HC individuals. While HC may relate positively to ESC, this relationship may be weaker relative to that of VI's or VC's.

Fourth, while Triandis and Gelfand (1998) stress that individuals display different beliefs, attitudes, and behaviors depending their values, we do not expect HI to display strong effects on switching costs. Instead, individuals high in HI emphasize modesty and equality (Shavitt et al. 2006) and are less likely to appreciate external switching costs for status or for relationship-building (i.e., special treatment, service personnel, and brand relationships) than the other groups, focusing instead on their independence (Triandis and Gelfand 1998). Thus, they are less likely to recognize the value of ESCs, suggesting that HI will not relate to ESC. Hence, we suggest the following hypotheses:

H1a: VI, VC and HC levels will be positively related to external switching costs (ESC), while HI levels will not be related to external switching costs (ESC).
H1b: The magnitude of these CPV effects on ESC will vary as follows: VI = VC > HC.

3.3.2. *Internal switching costs*

ISC describes the anticipated costs associated with provider switching, including the uncertainty, information search and evaluation, as well as setting-up and learning about a new provider. We argue that two of the four CPVs relate positively to ISC, although these effects will vary by magnitude.

First, given that high VI individuals care about satisfying their own needs and tend to carefully weigh the benefits and costs of their decisions (Blut et al. 2014; Shavitt et al. 2006), they are likely to be more sensitive to the perceived costs, including the effort, time and uncertainty associated with the process of switching, i.e., ISC. Thus, VI is likely to be related positively to ISC.

Second, VC is expected to relate to ISC positively. Thomas and Au (2002) argue that conflict avoidance norms are associated with this value. High VC individuals are more likely to consider exiting a dissatisfying relationship with a provider than voicing dissatisfaction with the firm (Thomas and Au 2006). Thus, individuals higher in VC are more likely to be concerned about the effort, time and work involved with switching than those lower in VC, suggesting that VC levels will be positively associated with ISC. Thus, VI and VC may have equivalently strong positive effects on ISC perceptions.

Third, HC's effect on ISC is not totally clear. Research suggests that consumers in different cultures vary in their decision-making processes (Li, Masuda, and Jiang 2016), such that after a dissatisfying experience, consumers may experience varying levels of difficulty in the switching decision. Regarding HC, the literature suggests a counterbalancing of two forces, producing considerable indecisiveness. The first is that HC individuals may perceive firms as approachable and responsive to customer needs. According to Thomas and Au (2002), horizontalness encourages a customer to discuss a dissatisfying experience with the service provider more than switching to an alternative provider, which could produce less concern about anticipated high costs (i.e., effort and time and uncertainty) associated with switching. However, at the same time, the second force may produce the opposite response, making customers experience indecisiveness. That is, high HC individuals may consider switching if they find that their provider is not meeting their expectations relative to cooperation and honesty (Singelis et al. 1995). Given the counterbalancing of these two forces, it is not clear if or how HC will relate to ISC, thus, while we assess the relationship, we do not offer a hypothesis.

Fourth, we suggest that HI is not associated with ISC perceptions. Thomas and Au (2002) argue that HI individuals are likely to confront a service provider when dissatisfied. They argue that this cultural value reflects customers' "internal beliefs and capacities including the ability

to effect change and to withstand social pressure" (p. 312). These customers are likely to interact with a provider to address a dissatisfying experience rather than consider switching. Thus, HI is not likely to affect ISC perceptions (Blut et al. 2014).

H2a: VI and VC levels will relate positively to internal switching costs (ISC), while HI levels will not relate to internal switching costs (ISC).

H2b: The magnitude of these CPV effects on ISC will be as follows: VI = VC.

3.4. Effects of switching costs on commitment

Jones et al. (2007) suggest that ISCs and ESCs differentially affect the two major forms of commitment studied here. Affective commitment reflects a positive bond, with relationships high in affective commitment corresponding to Bendapudi and Berry's (1997) dedication-based relationships, while calculative commitment involves individuals feeling compelled or locked into a relationship, corresponding to what Bendapudi and Berry (1997) call constraint-based relationships.

While the connection between switching costs perceptions and commitment has been studied, we examine the relationships in our model to offer an examination of several previous findings across a large multi-country data set, allowing for greater understanding across diverse cultures, as well as offering new insights in the area.

3.4.1. External switching costs (ESC)

First, we replicate previous findings that ESC, representing potential losses (e.g., of benefits or special treatment) if the individual switches, will be related to affective commitment strongly. This idea is established in the literature (Jones et al. 2007), given that ESCs represent positive benefits individuals receive that would be lost if they abandon the provider; accordingly, customers tend to feel a positive sense of affiliation or bonding to the company, its employees, and/or the brand. Thus, we offer the following replication hypothesis:

H3a: External switching costs (ESC) will relate positively to affective commitment.

Relative to ESC, our next hypothesis is not supported in the literature. We suggest that ESC relates positively to calculative commitment. We suggest this connection because even when people feel locked into a relationship, they still may not want to lose the positive benefits they receive from the relationship, thus, exhibiting a type of joint constraint-based and dedication-based relationship. While not empirically examined, these ideas are consistent with Harrison et al.'s (2012) qualitative findings that even in negatively-valenced relationships, individuals often mentioned being satisfied (55% of respondents) and happy with the positive benefits of the relationship (25% of respondents), suggesting the following:

H3b: External switching costs (ESC) will relate positively to calculative commitment.

Further, ESC may be perceived as higher in more positively viewed relationships (i.e., dedication-based relationships) versus negatively viewed constraint-based relationships because the positives (of switching costs perceptions and commitment) should be more clearly linked versus with the more negatively-valenced commitment, calculative commitment (Bendapudi and Berry 1997; Jones et al. 2007). Thus, we propose the following:

H3c: External switching costs (ESC) will relate more strongly to affective commitment than to calculative commitment.

3.4.2. Internal switching costs (ISC)

Researchers find that ISC (anticipated search issues with searching and setting up with a new provider) positively affects calculative commitment (Bansal, Irving, and Taylor 2004; Jones et al. 2007). Both constructs represent the negative side of relationships. ISC involves factors that keep someone in a relationship even when it is not desirable. For example, customers may stay with a provider because the time and effort involved to switch or the costs involved in finding a new provider are viewed as too high, producing a barrier to exit. Consequently, calculative commitment (a negative lock-in feeling) tends to result, producing the following replication hypothesis:

H4a: Internal switching costs (ISC) will relate positively to calculative commitment.

The ISC-affective commitment link may be null, given that ISC is generally seen as a negative constraining force while affective commitment is a positive force, with the two acting against each other, producing a minimal effect. While this relationship is seldom looked at, findings from the literature are mixed, with Jones et al. (2000) finding no main effect of ISC on repurchase intentions, while Beatty et al. (2012), predicting no relationship between procedural switching costs and affective commitment, found a slightly negative relationship, suggesting that ISC may reduce affective commitment. Finally, Harrison et al. (2012) noted that customers, regardless of their liking of the firm, tended to stay with their provider due to the perceived difficulty of switching. Thus, we offer the following prediction.

H4b: Internal switching costs (ISC) will not be related to affective commitment.

3.5. Effects of commitment on share of wallet (SOW)

Finally, both affective commitment and calculative commitment should positively affect share of wallet (SOW). SOW represents the amount of money that a consumer spends on a particular brand or firm, rather than competing brands or firms within the same product or industry category (Baumann, Burton, and Elliott 2005). We focus on share of wallet (SOW) in our study to accurately represent the ongoing relationships that respondents have with their grocery store. Wirtz et al. (2007) suggest using this outcome when studying the effects of switching costs for several reasons: (1) Firms in many markets compete for a share of the customer's wallet; (2) SOW represents a proxy for behavioral loyalty as opposed to repurchase intent; and (3) customers often gradually shift spending patterns rather than stop doing business with a company.

The relationship between commitment and SOW exists because the core notion of commitment involves exhibiting ongoing and consistent behavior towards the firm (Bendapudi and Berry 1997; Morgan and Hunt 1994). The linkages with SOW and other outcomes used to measure customer loyalty have been replicated across several studies (e.g., Lariviere et al. 2014). For example, Jones et al. (2007) broke their sample into individuals who felt positively about the long-term relationships being studied versus those who felt negatively toward these firms. They found stronger support for the affective commitment to repurchase intentions link (supported in both the positive and negative samples) than they did for the calculative commitment to repurchase intentions link, which was only weakly supported in the negative relationship assessment and not supported in the positive relationship assessment. Thus, individuals are eager to stay in relationships where they feel positively towards the firm but stay in negative relationships due to high internal switching costs perceptions, for example due to the high perceived costs of replacing their service provider (Harrison et al. 2012). We expect similar effects when examining SOW as an outcome. While the first two hypotheses are also established in the SOW literature (Lariviere et al. 2014), the differential idea in H5c has not received attention relative to share of wallet. Thus, we propose:

H5a: Affective commitment will relate positively to share of wallet (SOW).

H5b: Calculative commitment will relate positively to share of wallet (SOW).

H5c: Affective commitment will relate more strongly than will calculative commitment to share of wallet (SOW).

3.6. Controls

Switching costs' studies usually control for customer satisfaction

(Burnham et al. 2003). To ensure that switching costs' effects cause the variation in the dependent variable, we include customer satisfaction with current provider in our model. We also control for the attractiveness of alternatives since this variable may affect switching costs' likelihood as well. Studies on switching costs often use this measurement to control for other stores being available that are more attractive than the present store, for example in terms of price level (Jones et al. 2000). The international marketing literature points towards potential gender effects (e.g., Frank, Enkawa, and Schvaneveldt 2014). Thus, we control for its direct effects. We also control for education (at three levels) and type of store at two levels (local vs. non-local).[5] Additionally, we control for the human development levels of a country. The human development index (HDI) includes three dimensions: (1) healthy life, (2) knowledge, and (3) standard of living. Relevant literature suggests that economic development and cultural dimensions are interrelated, with economic development encouraging individualism (Ball 2001). Finally, we control for the influence of CPVs on commitments and share of wallet, while also conducting mediation tests in a later assessment.

3.7. Assessment of a rival model

Before moving to the method section, we note that we also test a rival model. Our proposed model argues that CPV affects switching costs directly as suggested by Triandis' theory. However, our direct-effects model (Fig. 1a) is compared with a rival model, a moderating-effects model (Fig. 1b), which has not previously been assessed with CPVs at the individual level, but which is the prevalent model in the field (see Table 1, especially Pick and Eisend's [2014, 2016] meta-analyses). Testing and comparing both models may provide more understanding as to how cultural values relate to switching costs perceptions. We do not assess a model simultaneously including both main and moderating effects of CPVs to allow for an assessment of the fit between the models (Westjohn et al. 2009).

4. Method

4.1. Data collection

To collect data for this study, we used several international panels to distribute our survey. First, we used Mturk panel data, which has been found to produce high-quality data (Buhrmester, Kwang, and Gosling 2011; Kees et al. 2017). We then supplemented this data with Qualtrics panel data for those countries where either Mturk was not available or produced lower than desired participation. The survey was in English, and we ensured that our sample members possessed English language skills before proceeding with the survey.[6] The survey first introduced participants to the study's purpose. We ensured that respondents were 19 years or older and were the primary grocery shopper in the household. The survey focused on individuals' reactions to potentially switching away from their most frequently shopped grocery store. Our primary variables of interest were their switching costs perceptions, CPVs, and commitments and SOW spent relative to their current store, while also obtaining satisfaction levels with this firm, the attractiveness of possible alternatives, and several key demographics or controls (gender, education, type of store [local vs. non-local], and human development index (HDI) of the country in which they live).

We developed the questionnaire carefully. As suggested by Podsakoff et al. (2003), we addressed potential common method bias when designing the study; for instance, by varying scale endpoints and formats, reassuring respondents about anonymity of answers, and using established measurements. We also tested the extent of common method bias and did not find it to be problematic.[7] Further, we used two attention filters in our survey to ensure that study participants paid attention to the survey. Respondents failing to answer these filters accurately were removed from the study. We collected online surveys in 16 countries. Countries were selected based on the gross domestic product per capita, with a goal of covering both developing countries and developed countries, but also some of the largest retail markets in the world. While we aimed for 100 usable respondents per country, with some countries we had more than this number and in some less, as indicated in Web Appendix A. In total, we received 1,753 responses. After excluding respondents who either did not fully complete the survey or who did not pass the attention filters, our final sample size was 1,630, across the 16 countries. Franke and Richey (2010) indicate in their study on generalizations from multi-country comparisons that only 22% of studies examined 10 or more countries. Like Thomas and Au (2002), we sampled respondents from multiple countries because this approach maximizes the variation on the cultural personal values of interest (i.e., horizontal and vertical individualism and collectivism). We aimed for and achieved similar age distributions across samples, with average age at 31.76 years, with the overall gender breakdown as follows: males = 1,083, females = 547.[8]

An overview of the data appears in Web Appendix A, including countries used in the survey, sample sizes per country, construct means of the switching costs, CPV and human development variables, as well as the sources of our data.

4.2. Measurement and reliability

We used established scales for the latent constructs in our study. Specifically, Triandis and Gelfand's (1998) highly reliable scales were used to measure the CPV constructs at the individual level. Triandis and Gelfand (1998) indicate that the items were based on a bigger scale from Singelis et al. (1995) and were reduced by a pretest. We used this scale because it was developed based on theory and the four value dimensions showed discriminant validity with one another (Fornell and Larcker 1981). The reliability and validity of the scales were good.[9] We measured switching costs (ESC and ISC) and commitment (affective and calculative) with scales found reliable in previous studies (Burnham

[5] We did not control for household income because of its limited comparability (e.g., buying power) when comparing incomes of individuals from different countries. Further, for store, higher numbers in the data mean store was local rather than non-local.

[6] A number of studies use and discuss this data collection approach in international business research (e.g., Allman, Hewett, and Kaur, 2019; Ashraf et al., 2017; Huang et al., 2017; Liu, Zhang, and Keh, 2019): (1) Ashraf et al. (2017, p. 32) explains that "while not perfectly representative of the international population, evidence shows that MTurk samples are not dramatically skewed or biased compared with other online and offline survey collection methods"; (2) the focus of our study is about understanding the effects of individual level phenomena rather than comparing data across countries; (3) studies frequently sample from different countries to increase the variance in culture variables, such as cultural personal values; and (4) some studies stress the importance of participants being fluent in English to ensure data quality.

[7] We assessed the potential for common method bias in two ways. First, CFA approach to Harmon's one-factor test is used (McFarlin and Sweeney, 1992). The fit is considerably worse for the uni-dimensional model than for the measurement model ($\Delta\chi^{2df}$= 15,415, p<.05). Second, the study uses the marker variable technique (Lindell and Whitney, 2001). Since the marker variable (education) is not related to most variables in the model, common method variance is not a serious problem, with only one marginal negative correlation with ISC (r=-0.05, p<.05).

[8] While we were surprised at the high number of males versus females, but we found several citations that suggest, in fact, that men are heavily involved as important or primary grocery shoppers [84% of U. S. males and 80% of Indian males in surveys acknowledged this role (Wells, 2017; Mitra, 2015)].

[9] A concern raised by the reviewer involves the heavier reliance on family issues in the VC items versus the HC items, which addresses friends and others instead. Thus, these scales need additional scrutiny and work to ensure that the collectivist elements are handled equivalently across the two scales.

et al. 2003; Jones et al. 2002). Like Blut et al. (2014), we employed a parsimonious two-dimensional conceptualization of switching costs perceptions in our study, consistent with past work in the area. We first examined measurement properties of the eight perceived switching costs sub-dimensions individually and then developed composite measures for the two switching costs constructs, assigning them as two higher-order constructs. Finally, respondents were asked what percent of their grocery budget they spent at the retailer under investigation to obtain their share of wallet (SOW) with that store versus others they patronize.

Scales for the control variables were adapted for the study context, including customer satisfaction (Patterson and Smith 2003) and attractiveness of alternatives (Jones et al. 2000). We also asked customers about their gender and education. We also measured whether the retailer was operating mostly local versus non-local. Finally, we also assessed and included the country's human development (HDI) as a control variable based on secondary data from the United Nations (2018). The human development index scores range from 0 to 1 and higher values indicate higher development of the country. The index summarizes the average achievement in various dimensions of human development, such as life expectancy and health (life expectancy at birth), education (years of schooling), and standard of living (gross national income per capita).

The coefficient alpha values are all larger than 0.70 for all latent constructs in our study, which is the threshold proposed in the literature (Nunnally 1978). The calculated composite reliabilities range between 0.73 and 0.89. Discriminant validity was achieved for all scales given that these scales' average variance extracted (AVE) exceeded the squared correlations with the other constructs (Fornell and Larcker 1981). Hence, the reliability and validity of this study's constructs are acceptable. The scales, measurement properties, and correlations appear in Tables 3 and 4. The confirmatory factor analysis was conducted with Mplus. Fit of this analysis is acceptable. See Table 4 for the fit statistics. We also tested measurement invariance of the employed scales to assess scale comparability across countries (Steenkamp and Baumgartner 1998). The results appear in the Web Appendix B. We tested three types of invariances, with all tests indicating that the scales meet the criteria needed.

4.3. Results of structural equation modeling

4.3.1. Proposed model

We used structural equation modeling in Mplus software to assess the conceptual framework and hypotheses. The results of the proposed CPV model and fit statistics appear in the first two data columns of Table 5, with the fit good. Further, the results of path comparisons using χ^2 difference tests appear in Table 6. Fig. 2 presents the model assessed, with most hypotheses supported. See Table 7 for specific results.

Regarding ESC, the results in Table 5 indicate that VI positively relates to ESC ($\gamma = 0.30$, $p < .01$), VC positively relates to ESC ($\gamma = 0.14$, $p < .01$), and HC positively relates to ESC ($\gamma = 0.13$, $p < .01$). However, HI is not associated with ESC (γ = -0.01, $p > .05$). These results are in line with H1a. Table 6 suggests differences in magnitude for CPVs' effects on ESC. The effect of VI on ESC ($\gamma = 0.30$, $p < .01$) is stronger than VC ($\gamma = 0.14$, $p < .01$; $\Delta\chi^2 = 21.23$, df = 1, $p < .01$), and HC ($\gamma = 0.13$, $p < .01$; $\Delta\chi^2 = 30.03$, df = 1, $p < .01$). Also, VC's effect on ESC ($\gamma = 0.14$, $p < .01$) is as strong as HC's ($\gamma = 0.13$, $p < .01$; $\Delta\chi^2 = 0.05$, df = 1, $p > .05$). In H1b, magnitudes of effects were expected to be: VI = VC > HC; however, observed magnitudes are: VI > VC = HC.

Regarding ISC, the results in Table 5 indicate that VI positively relates to ISC ($\gamma = 0.35$, $p < .01$). Moreover, VC positively relates to ISC ($\gamma = 0.09$, $p < .01$), while HI (γ = -0.04, $p > .05$) is not significant. Thus, we find support for H2a. While no hypothesis was offered, HC did not relate to ISC (γ = -0.03, $p > .05$). We also tested the difference in magnitude of effects as shown in Table 6. The effect of VI on ISC ($\gamma = 0.35$, $p < .01$) is stronger than VC ($\gamma = 0.09$, $p < .01$; $\Delta\chi^2 = 45.45$, df = 1, $p < .01$). In H2b,

Table 3
Correlations among variables.

	M	SD	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.
1. Perceived external switching costs	3.31	0.78	1														
2. Perceived internal switching costs	3.14	0.89	0.58**	1													
3. Affective commitment	3.74	0.86	0.65**	0.37**	1												
4. Calculative commitment	2.89	0.99	0.36**	0.46**	0.06*	1											
5. Share of wallet	38.20	17.71	0.10**	0.08**	0.09**	0.14**	1										
6. Horizontal individualism	3.99	0.68	0.24**	0.12**	0.28**	0.06*	0.00	1									
7. Vertical individualism	3.18	0.88	0.42**	0.43**	0.26**	0.42**	0.09**	0.26**	1								
8. Horizontal collectivism	3.99	0.69	0.35**	0.14**	0.38**	0.09**	−0.07**	0.44**	0.16**	1							
9. Vertical collectivism	3.91	0.81	0.42**	0.27**	0.38**	0.18**	−0.08**	0.35**	0.29**	0.61**	1						
10. Satisfaction	4.09	0.86	0.43**	0.29**	0.58**	−0.02	0.05*	0.32**	0.17**	0.36**	0.33**	1					
11. Attractiveness of alternatives	3.54	0.84	−0.10**	−0.13**	−0.12**	0.18**	0.00	0.21**	0.13**	0.19**	0.11**	−0.04	1				
12. Gender	0.34	0.47	−0.05*	−0.08**	0.01	−0.10**	0.07**	0.03	−0.17**	0.01	−0.10**	0.02	−0.03	1			
13. Education	0.12	0.32	0.00	−0.03	−0.02	−0.07**	−0.05*	−0.05*	−0.08**	−0.05*	−0.06*	0.00	−0.04	0.02	1		
14. Human development index	0.79	0.13	−0.33**	−0.34**	−0.20**	−0.32**	0.10**	−0.15**	−0.33**	−0.25**	−0.35**	−0.15**	−0.04	0.24**	0.18**	1	
15. Local store	0.13	0.34	0.13**	0.12**	0.10**	0.13**	−0.08**	0.01	0.10**	0.05*	0.08**	0.00	−0.01	−0.10**	−0.02	−0.31**	1

* p <.05, ** p <.01.

Table 4
Measurement properties.

Construct/Item	CA	CR
CULTURAL PERSONAL VALUES (CPV)		
Vertical individualism (Triandis and Gelfand 1998) –	**0.75**	**0.76**
It is important that I achieve more in life than others.		
Winning is everything.		
Competition is the law of nature.		
When another person does better than I do, I get tense and aroused.		
Vertical collectivism (Triandis and Gelfand 1998)	**0.80**	**0.80**
Parents and children must stay together as much as possible.		
It is my duty to take care of my family, even when I have to sacrifice what I want.		
Family members should stick together; no matter what sacrifices are required.		
It is important to me that I respect the decisions made by groups I am a member of.		
Horizontal collectivism (Triandis and Gelfand 1998)	**0.75**	**0.75**
If a friend gets a prize, I would feel proud.		
The well-being of my friends is important to me.		
To me, pleasure is spending time with others.		
I feel good when I cooperate with others.		
Horizontal individualism (Triandis and Gelfand 1998)	**0.73**	**0.73**
I would rather depend on myself than others.		
I rely on myself most of the time; I rarely rely on others.		
I often do my "own thing."		
My personal identity, independent of others, is very important to me.		
PERCEIVED SWITCHING COSTS		
External switching costs (below merged)	**0.79**	**0.80**
Costs of lost performance (Jones et al. 2002)	***0.85***	***0.86***
[Retailer name] store provides me with privileges I would not receive elsewhere.		
By continuing to use [retailer name], I receive certain benefits I would not receive if I switched to a new one.		
There are certain benefits I would not get if I switched to another grocery store.		
I would lose preferential treatment if I changed grocery stores.		
Sunk costs (Jones et al. 2002)	***0.71***	***0.75***
A lot of energy, time, and effort have gone into building and maintaining a relationship with [retailer name].		
I have put a lot of effort into previous dealings with [retailer name].		
I have spent a lot of time and money at [retailer name] over the years.		
Brand relationship loss costs (Burnham et al. 2003)	***0.88***	***0.88***
I like [retailer name]'s public image.		
I support [retailer name] as a firm.		
I like the brand image of [retailer name].		
Personal relationship loss costs (Burnham et al. 2003; Jones et al. 2002)	***0.91***	***0.90***
I feel like there's a bond between at least one employee at [retailer name] and myself.		
I have somewhat of a personal relationship with at least one employee at [retailer name].		
I have a friendly relationship with at least one employee at [retailer name].		
Internal switching costs (below merged)	**0.81**	**0.82**
Pre-switching search and evaluation costs (Jones et al. 2002)	***0.89***	***0.89***
If I changed grocery stores, it would take a lot of time and effort to locate a new store.		
If I changed grocery stores, I would have to search a lot to find a new one.		
If I changed grocery stores, it would take a great deal of time to locate a new grocery store.		
Post-switching behavioral and cognitive costs (Jones et al. 2002)	***0.78***	***0.77***
If I were to switch grocery stores, I would have to learn the layout at the new store.		
If I switched to a new grocery store, I would be concerned that I would not be familiar with the new store.		
If I changed grocery stores, I would have to learn how the "system" works at a new one.		
Setup costs (Jones et al. 2002)	***0.60***	***0.60***
There would be some costs and effort involved to change grocery stores.		
If I changed grocery stores, it would take some effort on my part to get the same level of service as I had before.		
Uncertainty costs (Jones et al. 2002)	***0.76***	***0.78***
I am not sure that there is another store that is as convenient for me as [retailer name].		
I am not sure what the level of service would be if I switched to a new grocery store.		
If I were to change grocery stores, the service I might receive at the new place could be worse than the service I now receive.		
The service from another grocery store may be worse than the service I now receive.		
OUTCOMES		
Affective commitment (Jones et al. 2007)	**0.83**	**0.83**
I use this store because I really like it.		
I am a customer of this store because I feel a strong sense of attachment to it.		
I do business with this store because I like it.		
Calculative commitment (Jones et al. 2007)	**0.84**	**0.84**
I feel somewhat locked into using this store.		
I feel like I don't have a choice as to which store, I use.		
I feel like I use this store because I have to.		
I feel sort of stuck with this store.		
Share of wallet	—	—
About what percent of your grocery budget is spent at [retailer name]?		
CONTROLS		
Satisfaction with current provider (Patterson and Smith 2003)	**0.89**	**0.89**
I am happy with my decision to use [retailer name].		
My choice of [retailer name] was a wise one.		
I feel good about my decision to shop at [retailer name].		
Attractiveness of alternatives (Jones et al. 2000)	**0.80**	**0.80**
If I needed to change stores, there are other good stores to choose from.		
I would probably be happy with the products and services of another store.		
Compared to this store, there are other stores with which I would probably be equally or more satisfied.		
Education	—	—
Have you attended college or university?		
Local store	—	—
This grocery store can be found 1 = only locally; 0 = non-locally		
Human development index	—	—
Human development index reported by United Nations (2018), ranging from low (0) to high (1) development.		

Fit criteria for latent constructs: CFI: 90, TLI: 0.89, RMSEA: 0.05, SRMR: 0.06.
CA = Cronbach's alpha; CR = Composite reliability.

we predicted the magnitudes of effects to be: VI = VC; however, the observed magnitude of effects is somewhat different: VI > VC.

As shown in Table 5, ESC relates to affective commitment ($\beta = 0.50$, $p < .01$) and calculative commitment ($\beta = 0.24$, $p < .01$) positively, consistent with H3a and H3b. Using a χ^2-difference test to compare a model setting these paths to equality with an unconstrained model indicates that ESC has a stronger effect on affective commitment than on calculative commitment, as predicted in H3c ($\Delta\chi^2 = 20.72$, df = 1, $p < .01$). Finally, we find that ISC relates to calculative commitment positively ($\beta = 0.38$, $p < .01$), in support of H4a. ISC is not related to affective commitment ($\beta = -0.01$, $p > .05$) as predicted in H4b. However, affective commitment ($\beta = 0.11$, $p < .01$) and calculative commitment ($\beta = 0.14$, $p < .01$) are related to share of wallet, in line with H5a and H5b. However, interestingly, there is no difference between the two types of commitments relative to their effects on SOW as suggested in H5c ($\Delta\chi^2 = 0.015$, df = 1, $p > .05$).

For the control variables, we observe effects from satisfaction with current provider, attractiveness of alternatives, and the country's human

Table 5
Sem results for proposed vs. rival model.

DV	IV	Model 1: Proposed Model		Model 2: Rival Model	
		Estimate	*t*-value	Estimate	*t*-value
External switching costs	Vertical individualism (H1a)	0.30*	12.54	—	
	Vertical collectivism (H1a)	0.14*	5.22	—	
	Horizontal individualism (H1a)	−0.01	0.28	—	
	Horizontal collectivism (H1a)	0.13*	4.57	—	
	Controls				
	Satisfaction	0.28*	10.08	—	
	Alternative attractiveness	−0.21*	7.89	—	
	Gender**	0.03	1.52	—	
	Education	0.05*	2.57	—	
	Local store	0.05*	2.38	—	
	Human development index	−0.12*	5.08	—	
Internal switching costs	Vertical individualism (H2a)	0.35*	13.91	—	
	Vertical collectivism (H2a)	0.09*	2.84	—	
	Horizontal individualism (H2a)	−0.04	1.40	—	
	Horizontal collectivism	−0.03	1.02	—	
	Controls				
	Satisfaction	0.21*	7.64	—	
	Alternative attractiveness	−0.20*	7.66	—	
	Gender**	0.02	0.98	—	
	Education	0.02	0.94	—	
	Local store	0.02	0.90	—	
	Human development index	−0.19*	7.32	—	
Affective commitment	External switching costs (H3a)	0.50*	18.79	0.51*	18.22
	Internal switching costs (H4b)	−0.01	0.65	−0.01	0.38
	Vertical individualism	0.07*	2.90	0.07*	3.01
	Vertical collectivism	0.07*	2.61	0.07*	2.96
	Horizontal individualism	0.01	0.63	0.01	0.69
	Horizontal collectivism	0.07*	2.90	0.06*	2.55
	ISC × HI	—		0.01	0.24
	ISC × VI	—		0.03	1.43
	ISC × HC	—		0.02	0.52
	ISC × VC	—		−0.01	0.29
	ESC × HI	—		0.00	0.17
	ESC × VI	—		0.00	0.12
	ESC × HC	—		−0.04	1.22
	ESC × VC	—		0.02	0.71
	Controls				
	Satisfaction	0.36*	10.77	0.35*	10.84
	Alternative attractiveness	−0.15*	6.63	−0.16*	6.60
	Gender**	0.04*	2.15	0.04*	2.15
	Education	−0.01	0.78	−0.02	0.84
	Local store	0.02	1.42	0.02	1.39
	Human development index	0.01	0.73	0.02	0.90
Calculative commitment	External switching costs (H3b)	0.24*	7.40	0.27*	7.93
	Internal switching costs (H4a)	0.38*	12.48	0.33*	10.46
	Vertical individualism	0.19*	5.99	0.19*	6.68
	Vertical collectivism	0.01	0.34	0.03	0.95
	Horizontal individualism	−0.07*	2.57	−0.07*	2.81
	Horizontal collectivism	−0.04	1.36	−0.06*	2.04
	ISC × HI	—		0.03	0.83
	ISC × VI	—		−0.01	0.35
	ISC × HC	—		0.02	0.64
	ISC × VC	—		−0.08*	2.20
	ESC × HI	—		−0.06*	1.78
	ESC × VI	—		0.15*	4.49
	ESC × HC	—		−0.08*	1.87
	ESC × VC	—		0.09*	2.15
	Controls				
	Satisfaction	−0.26*	7.95	−0.25*	7.98
	Alternative attractiveness	0.30*	8.87	0.25*	7.41
	Gender**	0.03	1.30	0.03	1.43
	Education	−0.01	0.38	−0.01	0.35
	Local store	0.00	0.00	0.00	0.05
	Human development index	−0.13*	4.96	−0.13*	5.27
Share of wallet	Affect. Commitment (H5a)	0.11*	2.06	0.10*	1.85
	Calcul. Commitment (H5b)	0.14*	3.93	0.13*	3.41
	External switching costs	0.09*	2.19	0.08	1.81
	Internal switching costs	0.04	1.20	0.04	1.09
	Vertical individualism	0.04	1.12	0.05*	1.91
	Vertical collectivism	−0.11*	3.69	−0.10*	2.82
	Horizontal individualism	0.01	0.33	0.01	0.21
	Horizontal collectivism	−0.07*	2.17	−0.08*	2.25
	ISC × HI	—		0.01	0.26
	ISC × VI	—		0.13*	3.64
	ISC × HC	—		−0.04	1.07
	ISC × VC	—		−0.02	0.54
	ESC × HI	—		−0.02	0.44
	ESC × VI	—		0.02	0.43
	ESC × HC	—		0.06	1.36
	ESC × VC	—		0.03	0.82
	Controls				
	Satisfaction	−0.01	0.30	−0.01	0.14
	Alternative attractiveness	0.04	1.04	0.01	0.23
	Gender**	0.04	1.50	0.04	1.54
	Education	−0.07*	3.07	−0.08*	3.33
	Local store	−0.06*	2.29	−0.07*	2.39
	Human development index	0.16*	5.23	0.17*	5.51
Model fit	CFI	0.93		0.94	
	TLI	0.90		0.92	
	RMSEA	0.05		0.04	
	SRMR	0.04		0.03	
		104,585		136,892	

(*continued on next page*)

Table 5 (*continued*)

DV	IV	Model 1: Proposed Model Estimate	*t*-value	Model 2: Rival Model Estimate	*t*-value
	Akaike information criterion				
	Bayesian information criterion	105,249		137,663	

* p <.05-level (one-tailed). Estimator: MLR. ** females = 1, males = 0.

these indirect effects exert their influence. For example, we find a significant serial mediation effect (β = 0.01, p <.01) for VI: VI → ESC → calculative commitment → SOW. Similar effects can be observed for other CPVs.[11]

4.3.2. Rival model

We assessed the rival cultural model proposing only moderating effects of cultural personal values on the relationships between switching costs perceptions and the two commitment types (Rival Model, Table 5, last two columns and Fig. 1b). We find that only 5 of the 16 tested interaction terms are significant, with only relationships with calculative commitment moderated. We also explored further interactions between switching costs and CPVs on share of wallet and found one other interaction effect. See Table 5. Thus, while there is some support for the moderating effects' model as well as the direct effects' model, we next compare the models in more detail.

Table 6
Testing path differences.

Comparison	Path 1		Path 2	Δ Chi2	p	Hypotheses	Hyp. supported?	Actual
VI vs. VC → ESC	0.30*	>	0.14*	21.23	<0.05	H1b: VI = VC	no	VI > VC
VI vs. HC → ESC	0.30*	>	0.13*	30.03	<0.05	H1b: VI > HC	yes	
VC vs. HC → ESC	0.14*	=	0.13*	0.05	ns	H1b: VC > HC	no	VC = HC
VI vs. VC → ISC	0.35*	>	0.09*	45.45	<0.05	H2b: VI = VC	no	VI > VC

* p <.05-level.

Table 7
Summary of hypotheses.

Hypothesis	Hyp. supported?
H1a: VI, VC and HC will be positively related to ESC, while HI will not be related to ESC	Yes
H1b: The magnitude of these CPV effects on ESC will vary as follows: VI = VC > HC	Partial support (VI > VC = HC)
H2a: VI and VC will be positively related to ISC, while HI will not be related to ISC	Yes
H2b: The magnitude of these CPV effects on ISC will vary as follows: VI = VC	No support (VI > VC)
H3a: ESC will relate positively to affective commitment.	Yes
H3b: ESC will relate positively to calculative commitment	Yes
H3c: ESC will relate more strongly to affective commitment than to calculative commitment	Yes
H4a: ISC will relate positively to calculative commitment	Yes
H4b: ISC will not be related to affective commitment	Yes
H5a: Affective commitment will relate positively to SOW	Yes
H5b: Calculative commitment will relate positively to SOW	Yes
H5c: Affective commitment will relate more strongly than will calculative commitment to SOW	No (same)

development, in line with expectations.[10] We find few effects of gender, education, and local vs. non-local store. When these effects are controlled for, the hypothesized findings do not change. Though not hypothesized, we also observe some CPVs relate directly to affective and calculative commitment and share of wallet. This observation points towards the partial mediating effects of switching costs perceptions. Also, we find switching costs are related to SOW. Thus, CPVs seem to influence SOW through more than one mediator (i.e., serial mediation). Thus, we complement these analyses with detailed mediation tests to assess the different indirect effects of CPVs and SOW (Web Appendix C). As shown, we find the total indirect effect of vertical individualism (β = 0.12, p <.01), horizontal collectivism (β = 0.02, p <.01), and vertical collectivism (β = 0.04, p <.01) on share of wallet to be significant and positive. Web Appendix C also shows the specific paths through which

First, the two models have very similar numbers relative to fit, with the moderating model slightly better: CFI (0.93 vs 0.94), TLI (0.90 vs. 0.92), RMSEA (0.05 vs. 0.04), and SRMR (0.04 vs. 0.03). However, both models differ in their complexity (i.e., number of relationships and interactions). Thus, we also compared the models using fit criteria, which consider differences in model complexity. Both Akaike information criterion (AIC) and Bayesian information criterion (BIC) suggest the main effects model (AIC = 104,585; BIC = 105,249) outperforms the moderating-effects model (AIC = 136,892; BIC = 137,663), given the smaller AIC and BIC values. Thus, given the main effects' model's lower complexity, greater interpretability, and consistency with theory, with minor differences in the typical fit statistics between the models, we argue that the main effects' model is the more relevant model, while not ignoring that the moderating model provides some useful findings.

5. Discussion

5.1. Contribution to literature

This study contributes to the literature in several ways. First, it expands understanding of the interplay between culture and switching costs perceptions. Existing studies usually rely on Hofstede's cultural model of national culture and examine the moderating effects of culture, relying on a dated approach and concept. While Patterson and Smith (2003) did not find country differences in comparing switching barrier perceptions in Australia and Thailand, Pick and Eisend's (2014, 2016) meta-studies indicate that a country's individualism affects switching costs perceptions, but do not study this issue relative to different switching costs types. The present study deviates from extant research by using Triandis and Gelfand's (1998) cultural values conceptualization, measuring values at the individual rather than at the country level,

[10] Interestingly, Table 4 shows that with increasing human development, individuals are less likely to display the four CPVs as all four correlations are negative. It seems that people are less likely to display the four cultural values and use them as guiding principles in their lives as increasing country development allows them to become independent of cultural influences.

[11] Our conceptual model was developed based on Jones et al.'s (2007) switching costs-commitment model. However, we calculated an additional model without commitment mediators, which we compared with our proposed model. The results of hypotheses testing remain the same for cultural personal values.

which is an important distinction. Cross-cultural researchers suggest that most variation in cultural values resides within countries, rather than between countries (Kirkman et al. 2006). Our study confirms this observation, as 83–92% of the variance in the four CPVs reside within the 16 examined countries, and only 8–17% between countries. This issue may be one reason why prior research on switching costs and cultural effects has been inconclusive. Thus, the employed cultural concept of the present study seems to be the appropriate approach when studying CPV's effects on switching costs perceptions.

Scholars examining relationship marketing strategies, such as the use of switching costs, should therefore consider employing Triandis and Gelfand's (1998) CPV conceptualization, which has received little attention in marketing. This approach is valuable since extant studies using Hofstede's (1980) model assume cultural homogeneity among individuals in a country, while Triandis and Gelfand's (1998) approach focuses on cultural values at the person level, while also adding a new dimension to Hofstede's individualism-collectivism dimensions (the vertical versus horizontal nature of cultural values). Thus, the present approach is a viable alternative to those currently employed.

Second, we extend the switching costs' literature by developing and testing a cultural theory-based framework to switching costs perceptions. Building on Triandis' (1980) subjective culture and social behavior model, we developed and tested a direct effects' model of CPV on switching costs. These direct effects have not been assessed previously in the switching costs' literature. By testing these effects, we provide new insights into how culture relates to switching costs perceptions. Specifically, we find that CPV displays main effects on switching costs, with VI, HC, and VC positively relating to ESC, and VI and VC positively associated with ISC. Throughout the differential assessments, VI continued to produce the strongest relationship with the two switching costs, suggesting that VI is particularly important to capture, while VC showed up second.[12] These findings argue for the importance of the vertical dimension in considering switching costs. Interestingly, HC was relevant for ESC but not for ISC, suggesting again, the need to distinguish between types of switching costs.

The distinction between vertical and horizontal individualism and collectivism helps greatly in explaining switching costs perceptions in this study, noting that if these values had been treated the same, these results would not be as nuanced. Thus, our hypothesized findings are consistent with the view that societal norms and values are important in switching costs perceptions. Further, the broadening of individualism and collectivism by considering a culture's vertical versus horizontal emphasis opens up a new and important view for researchers to consider.

Scholars studying switching costs in an international context are encouraged to differentiate between the two types of switching costs identified here. Current cross-country studies often fail to consider their differential effects. Scholars examining switching costs unidimensionally may not get an accurate read on why a customer might stay or go, given how different the two types of switching costs perceptions are. Further, the finding that ESC positively relates to calculative commitment expands understanding of this important, untested relationship, while the mediating effects for CPVs indicate the importance of studying CPVs' effects on share of wallet through switching costs and commitment.

Further, the lack of differences in the two types of commitment on share of wallet suggests that the two may be equally effective in obtaining customers' dollars, contrary to our expectations. This issue deserves further study and speaks to the idea that firms can maintain and manage both dedicated and constraint-based customer relationships in obtaining customers' dollars. However, it does not speak to the resulting negative locked-in feelings some customers could feel towards the firm, noting the negative effect of satisfaction and positive effect of marketplace alternatives on calculative commitment, observable in the model.

Finally, we contrasted our proposed direct-effects model of CPV with a rival, moderating-effects model of culture (Table 5). While the results suggest that CPV also exerts some moderating effects, with assessments similar for the two models, we conclude that there is stronger support for the main effects' model, given its lower complexity, clearer interpretability, and greater consistency with theory. The moderating effects' model has been the primary focus in previous testing of these ideas in the switching costs literature albeit with national culture as a moderator rather than Triandis and Gelfand's CPV approach. In line with the international business literature (Kirkman et al. 2006), scholars studying the effects of switching costs should be interested in both the main and moderating effects' models presented here.

5.2. Managerial implications

This study offers several important implications for firms. First, our findings stress the importance of considering cultural influences at the individual level in whatever market the firm is in or going into as these individual differences have a strong direct effect on switching costs perceptions. Retailers and service providers should not rely on aggregated consumer cultural variables but need to understand individual value differences within countries. Our findings indicate that there is significant variability within countries that can be missed if values are aggregated by country. Firms' recognition of these differences should help in better planning of their RM programs.

Secondly, our study suggests differences in individuals relative to the four examined CPVs, with these results extendable across the countries utilized here. This study builds on the work of Shavitt and Barnes (2020) in highlighting the role of culture on an individual's consumer journey. Firms must manage these journeys in order to maximize consumers' and firms' value (Grewal and Roggeveen 2020). Understanding a customer's CPV at the individual level will help in understanding their reasons or motivations for staying or switching, allowing providers to tailor their RM programs. When firms understand the CPV profiles of both the individuals and the countries they market to, they can develop better retention strategies.

Thirdly, while Samaha et al. (2014) provide managers with culture-specific guidance for several common retention strategies, the present study might help managers think about the employment of a perceived switching costs-based customer retention strategy, noting its importance as a key variable in relationship marketing. This study suggests adapting RM strategies based on customers' CPV rather than the country's culture. Before entering a market, firms should study the country's citizens' CPV profile, as well as the relevancy of the different switching costs perceptions in their industry to produce the ideal RM strategies.

The usefulness of the horizontal and vertical individualism and collectivism concepts is clearly established in this study. Firms can classify current and/or potential customers in a country based on the

[12] To validate this finding, we conducted further analyses. We regrouped the items proposed by Triandis and Gelfand (1998). First, we assigned all items to one dimension that measure verticality of culture and items measuring horizontality to another dimension. Then, we tested the influence of these two cultural values on switching costs. The results show that individualism (γ =0.27, p <.01) and collectivism (γ =0.21, p <.01) are positively related to external switching costs. The differences are significant at the 0.10-level ($\Delta\chi2$ = 3.09, df = 1, p=.08). Further, while individualism is positively related to internal switching costs (γ = 0.29, p <.01), collectivism is not (γ = 0.01, p >.05). The paths are significantly different ($\Delta\chi2$ = 50.70, df = 1, p<.01). Second, we did the same for individual versus collective value items. The results suggest that both horizontal values (γ = 0.07, p <.01) and vertical values are positively related to external switching costs (γ = 0.38, p <.01), while the vertical path is significantly stronger than the horizontal path different ($\Delta\chi2$ = 60.94, df = 1, p<.01). While vertical values are positively related to internal switching costs (γ = 0.38, p <.01), horizontal values show a negative effect (γ = -0.11, p <.01) and the paths are significantly different ($\Delta\chi2$ = 125.02, df = 1, p<.01). These findings are in line with the main analysis, noting that vertical individualism displays the strongest effects on both switching costs types.

CPV profiles of the country's citizens. Relative to market entry, ideally, markets with customers similar to the home market may be of highest interest, with careful expansion to other areas as cultural understanding evolves. Besides gathering customers' CPVs, switching costs perceptions relative to different industries should be gathered with surveys of current and/or potential customers. Retailers have often entered countries in the past, such as South Korea and Germany, without seriously considering their potential customers' CPVs or switching costs concerns, consequently leaving those countries after a short stay, realizing that they did not understand the culture of the market well enough. Given the low cost of conducting surveys, studying customers' CPVs and switching costs perceptions in the specific industry before entering a country seems to be a less expensive alternative to an embarrassing retreat from an ill-chosen market.

5.3. Limitations and Further research

Like most research, this study has its limitations. We examined switching costs perceptions in a retailing context because many grocery retailers are "going international" and the incursion of foreign grocery retailers represents a growing threat to marketers everywhere (see Aldi and Lidl's entry in the United States as examples). Thus, while this setting works for our study, we encourage researchers to study these issues in other contexts to broaden its applicability.

Additionally, the relationship marketing literature suggests a few outcome variables that switching costs may affect other than commitment and share of wallet, such as cross buying, up-selling, word of mouth, switching intentions, and actual switching. It would be useful to assess how the relationships found here relate to these other outcomes.

Also, scholars can use the developed framework to assess further moderators on the linkages between CPVs and switching costs. For example, moderators at the individual level, such as price consciousness or conflict avoidance, may be useful. Scholars may also compare other contexts, such as personal versus financial marketplace relationships. Nielsen (2019) points out that customer disloyalty has become the "new normal" in many industries across the world; it may be interesting to assess switching costs' patterns in different countries for industries like cable TV and mobile phones.

Finally, our methodological design, with its limited sampling per country, has some shortcomings, limiting its generalizability. For example, the online survey in English relied on multi-lingual respondents with reliable access to the internet. Further, respondents were not necessarily representative of their countries, noting the small size per country. However, given our interest in differences in cultural values at an individual level, not at a country level, generalizability to specific countries is less relevant. Although we used an established scale to measure cultural personal values (Triandis and Gelfand 1998), as indicated in an earlier footnote, the Triandis and Gelfand (1998) scale appears to need additional scrutiny in future studies. Finally, this study has all the problems associated with recall surveys, including reliance on memory and reporting honesty. We hope this paper will encourage future research on these important topics.

CRediT authorship contribution statement

Markus Blut: Writing – review & editing, Writing – original draft, Visualization, Methodology, Investigation, Data curation, Conceptualization. **Sharon E. Beatty:** Writing – review & editing, Writing – original draft, Visualization, Project administration, Conceptualization. **William Magnus Northington:** Writing – review & editing, Writing – original draft, Visualization, Data curation, Conceptualization.

Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Acknowledgement

None.

Appendix A–C. Supplementary data

Supplementary data associated with this article can be found, in the online version, at https://doi.org/10.1016/j.jbusres.2022.06.005.

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