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Influencing Variables on Outsourcing Repeat Purchase Intention by Thailand's Kasikornbank PCL

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ABSTRACT

The research objective was to determine patterns, relationships and the influence of user trust, service performance and service quality on the outsourcing and repeat purchase intention by Thailand's Kasikornbank PCL. Research methodologies used within this study included both quantitative and qualitative research. Quantitative is further qualified from the survey given to 340 Kasikornbank participants. The Partial Least Square (PLS) technique, a form of structural equation modeling, is additionally used due to it being component-based rather than covariance-based. Additionally, qualitative research is supported by input from questionnaires from 10 key corporate executives who determine policy utilizing the purposive sampling approach. The results showed that the attitudes and behavior of banks had a direct and immediate overall effect on the repeat purchase intention. This was a fact recognized by a hypothesis significance $p \leq 0.05$, with the results of qualitative research being consistent with the results of quantitative research. The findings of the study concluded that outsourcing is a service focused business employed by financial institutions to perform certain activities within the financial sector. As such, they need to build trust with bank employees as well as build service user trust. In building understanding and cooperation with each other, additional important factors include the company's reputation in building trust, having capable employees, having products which keep pace with change and able to meet the financial services institutions because the actions of outsourcing will affect the business operations of financial institutions.

Key words: Satisfaction, service quality, repeat purchase intentions, performance

INTRODUCTION

Since constant change is unavoidable for businesses in a globalized business world, it is essential for organizations to adapt to these environment changes in order to survive and in a survey, 90% of firms cited outsourcing as crucial to their growth strategies (Corbett, 2004). In the same survey, outsourcing is no longer just about cost saving; it is a strategic tool that may power the twenty-first century global economy. Outsourcing can increase productivity and competitiveness 10-100 fold. Leaders can no longer afford to view outsourcing as a mere business tactic; it is now essential to remaining competitive on the world stage. Workers now compete globally, so individuals must continually learn more to vie successfully with their peers worldwide.

Outsourcing is one of the various transformations occurring in a globalized world which is not unlike that of mergers, acquisitions/diversifiers, plant openings and closings, reorganizations and re-engineering. These transformations directly affect the world economic system, global markets, customer satisfaction, laws and regulations and technology.

Because changes are unavoidable, the issue that needs to be addressed is how to make these changes into an opportunity for both the organization and the employee (Corbett, 2002; Danaiwan, 2007).

With intense global competition comes the need for cost reduction which often entails making a decision to ‘outsource’ either an individual or an entire company. This way an organization can have its main focus shifted towards the core business whose current trend within large organizations is referred to as Strategic Outsourcing (SO). Outsourcing is a form of “cost cutting” which entails the elimination of any unnecessary or costly procedures and the purchasing or hiring of other organization’s products or business staff which have a lower cost (Chotiwetchakarn, 2003).

Plugge (2011) suggests that outsourcing is driven by the environment comprising the structure of the market dynamics, globalization, international markets and social environment. These aspects will clearly affect the providers' organizations and their performance towards their clients. Thus, starting an outsourcing venture means starting a change that requires adaptive behavior. This involves the capability and willingness of the providers' employees to support this change which becomes a process of interaction between the provider (organization-individual) and the customer (organization-people), as shown in Fig. 1.

Businesses today requires Information Technology (IT) which helps in management but the development of IT has a high cost in terms of equipment, personnel training and system upgrades necessary to keep pace with technological change. Therefore, large organizations are looking to outsourcing strategies in an effort to reduce their operational IT and personnel costs.

The advantages are obvious which as this reduces the cost of operations and information technology equipment such as hardware, software and network equipment. With outsourcing, there is no need for personnel training and the cost of upgrading IT equipment.

Even though there are many advantages to outsourcing IT in Thailand, one disadvantage is internal IT staff resistance due to the fear of being made redundant and losing their jobs. In Thailand’s employment system where the employer contributes to the employee pension fund, IT staffs have a considerable fear of losing their retirement benefits.

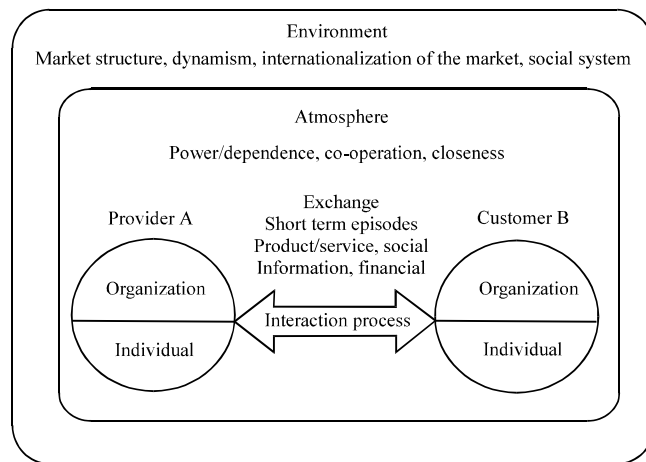


Fig. 1: Interaction approach adopted from Hakansson (1982)

Many organizations today with IT systems and support staff are becoming more interested in hiring IT contractors rather than investing further in their own internal IT infrastructure. A primary reason for this is the high cost of trying to maintain costly up-to-date software and hardware systems for organizations whose core business is not focused on IT.

For instance, a study of Germany's 200 largest bank's IT outsourcing revealed that perceived and financial risks were significant factors in manager's attitudes in the outsource decision making process and had a positive direct effect. The quantitative analysis shows surprising findings. A remarkable one is that there is a significantly higher value associated to the programmability of cost in a BPO case than to actual cost savings. This implies that the BPO market gained in maturity and that banks are much more critical to the marketing statements of outsourcing service providers than in previous years. For outsourcing service providers, the study provided a straight forward message that potential clients of BPO are valuing other benefits than those ITO promises. Therefore, new concepts are needed to communicate the value of BPO to these customers (Gewald, 2010).

According to some banking officials, Kasikorn Bank is practicing IT outsourcing because IT is not its core business or main specialization. It therefore has outsourced its entire IT operation to IBM Thailand which it pays on a yearly basis and is considered a specialized service provider in the IT field. This type of service is called technology outsourcing (Tantiwithayapithak, 2012).

Since its establishment in 1945, Kasikornbank Public Company Limited Thailand has grown steadily. As of December 31, 2009, Kasikornbank PCL, had a registered capital of Baht 30.4 billion. Management's strategy has been to focus on successful sustainable growth which is balanced with the underlying principal of customer satisfaction.

This includes not only the customer but the employee, business partners and shareholders. The bank must contribute to society as well as suppliers. Thus, it is crucial for banks to undergo change through continuous development with an emphasis on building trust among the client's organizations since it is the key to organizational success.

Trust is a voluntary feeling of confidence in the stability of another person based on the beliefs that such a person is competent, transparent, caring and reliable (Mishra, 1996). In addition, service quality must also be emphasized because, unlike manufacturing and product quality, it helps to ensure the quality of a service. Nevertheless, the method of controlling the quality of a service can be quite challenging since servicing involves very little control or management in spite of its significance (Goetsch and Davis, 1997).

Improvement of banking service quality, however, strongly correlates with income, increase in purchasing rates, word-of-mouth customer referral, the bank's market share, productivity increase and building employee morale which results in higher bank profits (Bennett and Higgins, 1988; Bowen and Hedges, 1993; Julian and Ramaseshan, 1994). Most importantly, service quality leads to sustainable growth and business survival.

The objective of this research was to study the pattern of relationships and the influence of trust and outsourcing service quality on outsourcing repeat purchase intentions by Thailand's Kasikornbank Public Company Limited. This research further hopes to better understand, anticipate and prepare for the changes that are likely to occur in the future.

The organization must have change-management procedures as well as good management, including strong supplier-relationship management abilities.

CONCEPTUAL DEVELOPMENT

Repeat purchase intention: Repurchase behavior refers to the manner in which one makes a decision to repeat a decision to purchase. It is also a decision-making measurement of a service provider who has a tendency to buy, rent or use the service again in the future. According to Kotler (2000a), customer repurchase intention may not always be accurate. It is however the most important goal to which entrepreneurs must achieve if they wish for their customers to be satisfied and plan to repurchase the same product.

Kotler (2000a), apart from cultural factors other factors such as social, personal and psychological factors have influence on consumer's behaviour.

Cultural factors have to do with the culture, subculture or social class in which a consumer identifies his/her self with.

Social factors have to do with the consumer's family, reference groups and the consumer's role and status.

Personal factors are the lifecycle status and age of consumers. Also, the economic situation, occupation, self-concept and consumers personality.

Psychological factors include perception, motivation, learning, attitude and belief of the consumers.

Kotler and Armstrong (2001) described that there are two types of factors that helps in determining and encouraging consumer purchase intention including both personal and stimulating factors. They stated that among the consumer decision making process, understanding consumers' sources of information for the product is crucial because it is the early phase of consumer behavior and it may influence the rest of the consumer decision making process. Personal factors include consumer personality in respect to demand, incentive, attitude, access of information and adaptability.

Stimulating factors, on the other hand, can be used for planning how to catch consumers' attention and encourage their purchase intentions. This includes colors and sizes, product comparisons with other products or services, product positioning (such as shelf location) and originality. Meanwhile, service characteristics, price perception and service selection behavior have direct effects on re-purchase intention (Ferrand *et al.*, 2010).

Ha *et al.* (2010) investigated the satisfaction consequences in repurchase situations. The empirical findings indicated that psychological mediators are useful when repurchase situations are considered. The study provided the roles of positive attitudes in the formation of Customer Service-Retail Purchase Intention (CS_RPI). Also, three factors: Adjusted expectations, trust and positive attitude, were found to have a significant mediating influence on the link of CS-RPI.

Chiang and Dholakia (2003) examined consumers' intention to shop online during the information acquisition stage. Specifically, the study incorporated three essential variables, which are likely to influence consumer intentions (a) Convenience characteristic of shopping channels, (b) Product type characteristics and (c) Perceived price of the product.

The results indicated that convenience and product type influence consumer intention to engage in online shopping. When consumers perceived offline shopping as inconvenient, their intention to shop online is greater. Also, online shopping intention is higher when consumers perceive the product to be search goods than experience goods.

The study by Fitzsimons and Morwitz (1996) revealed that the existence of a positive and significant relationship between the consumer's attributes and buying intentions.

They stated that measuring intentions affect which brands consumers purchase. The study's results suggested that somehow, the act of measuring intentions can affect consumers' cognitions about the potential purchase and change their subsequent purchase behavior.

Customer stisfaction: Scholars have studied the concept of satisfaction and according to Limayem *et al.* (2007), customer satisfaction is the key to retaining customers using a product or service. Moreover, this satisfaction holds a positive correlation with online repurchase intention. Shelly (1975) indicated that major changes are now taking place in our world. These changes, if only in addition to other factors, must lead us to rethink the relationship between human beings and their environment. We may be facing either a world of presently unknowable beauty or a world of foreseeable disaster. In either case, design (by which it is meant that attempts to physically alter the environment of human beings to their advantage) has a positive role to play.

Shelly (1975) conclusion was that satisfaction theory deals with two types of feelings, positive and negative feelings. Most feelings fall into these categories. A positive feeling is one which when increased tends to lead to an increase in happiness and other positive feelings. Happiness is distinguished from other positive feelings by its feedback pattern, indicating that it is a more comprehensive feeling, having a greater influence on the person's life. The exact relationships between positive and negative feelings and happiness appears to be relatively complex and most easily understood when expressed mathematically.

The study by Tsai and Huang (2007), found that with the increase in overall customer satisfaction a parallel increase in the customer's desire to purchase and use it also occurs.

Tien *et al.* (2012) used structural equation modeling to analyze the perception of quality and the recognition of the value of the service. It was determined that this has a direct and positive influence on customer satisfaction and also influences the service in the future, or the intention to repeat the purchase.

This corresponds to Ahmed *et al.* (2010) which stated that organizations always look forward to long lasting success. For long lasting benefits and greater returns, organizations continuously try to satisfy their customers in order to retain them and get their future repurchase intentions. Future repurchase intentions of customers are outcomes of various organizational efforts. As such, one of the most important determinants of customer repurchase intentions discussed by researchers is offering, competitively, the best service quality to customers. All organizations offer the best possible service to their customers in order to retain them and create positive repurchase intentions in the future.

Ahmed *et al.* (2010) study researched the impact of service quality on customer repurchase intentions and discovered that satisfaction is a variable which is an outcome of better service quality and in return, it gives customers the zeal to stay with the service provider and creates greater repurchase intentions for the customers. So, satisfaction is considered as a mediating variable in the study. The study was conducted in the telecom sector (only cellular companies) of Pakistan. Service quality was measured using Parasuraman *et al.* (1985) SERVQUAL model containing 5 dimensions of service quality (tangibles, responsiveness, empathy, assurance and reliability) (Fig. 2).

Service user trust: Trust is essential to an organization's effectiveness, contributing to better customer relationship with the service provider (Deng *et al.*, 2010). It is also important for organizations, both in theory and research organizations, while reliability is significant to an

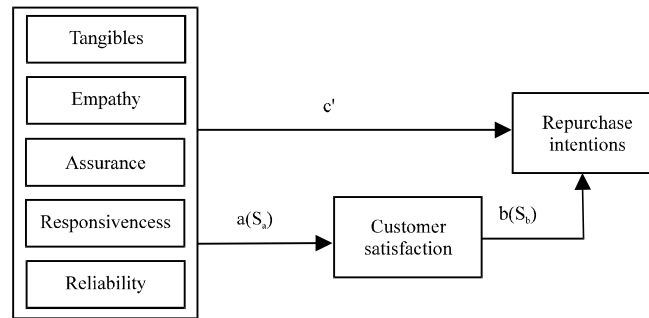


Fig. 2: Model of customer satisfaction on repurchase intention (Ahmed *et al.*, 2010)

organization both in terms of organizational theory and research (Bijlsma and Koopman, 2003; Porter and Kramer, 2006) since good cooperation is necessary in sustaining an organization as well as gaining success.

Today, elements that constitute organizational performance vary greatly and trust between one another helps lead to effective organizational outcomes (Reynolds, 1997a). In addition, trust has a positive effect on long-term customer satisfaction (Xu and Liu, 2010).

After having learned its importance, Lin *et al.* (2003) therefore determined there were four aspects for measuring trust:

- Trust in a company such as its reputation for products and good quality service
- Good quality products and services such as preventing any disclosure of client's information
- Customer interests before its own
- Keeping of promises

Furthermore, trust can only be established when a customer or the 'Trustor' perceives the reliability and honesty of the 'Trustee'. So, it is only when employees or organizations manage to build integrity among their customers can trust become recognized afterwards. The level of trust, however, varies from one person to the next depending on their experience, personality and cultural backgrounds. This is because trust must be earned through perception and confidence in the intention of the 'Trustee' that he or she is not expecting profit as their ultimate goal (Doney and Cannon, 1997).

Mutual trust of the people in an organization contributes to effective results within the organization (Reynolds, 1997a), with trust acting like pins or bolts holding the parts together which helps facilitate the organization achieving its targets and goals.

As organizations grow, trust becomes more important as without trust amongst its staff, people will lose time and waste resources. Which trust is important in many ways and is essential in all types of human relationships, the end result is a smoother and more valuable and effective exchange of ideas (Mayer *et al.*, 1995) as well as the beliefs and expectations that are developed within an individual and as a part of the personality (Rotter, 1971).

Other research found that trust will contribute positively to the long term satisfaction to an organization's customer service (Xu and Liu, 2010).

Additionally, the study by Tien *et al.* (2012) which used structural equation modeling to analyze the perception of quality and the recognition of the value of the service.

It was determined that this has a direct and positive influence on customer satisfaction and also influences the service in the future, or the intention to repeat the purchase.

Service performance (Competency): McClelland (1993) identified three motivators that he believed we all have: A need for achievement, a need for affiliation and a need for power. People will have different characteristics depending on their dominant motivator. According to McClelland, these motivators are learned (which is why this theory is sometimes called the Learned Needs Theory. McClelland says that, regardless of our gender, culture or age, we all have three motivating drivers and one of these will be our dominant motivating driver. This dominant motivator is largely dependent on our culture and life experiences (Table 1).

Parry (1998) defined competency as a cluster of related knowledge, attitudes and skills that affect a major part of one's key roles or responsibilities; correlate with performance on the job; can be measured against well-accepted standards and can be improved via training and development.

Grover *et al.* (1996) proposed that organizations expect to gain some degree of advantage, typically in the form of economic, technological or strategic benefits in an outsourcing relationship. Saunders *et al.* (1997) used these three dimensions of benefits (economic, technological and strategic) and added overall satisfaction to determine the outsourcing success for their study. Lee and Kim (1999) explored outsourcing success on two dimensions-business perspective and user perspective. The business perspective focused on the sets of economic, technological and strategic benefits that the organization could achieve through outsourcing whereas the user dimension focused exclusively on user satisfaction with the outsourcing arrangement.

Once, the diversified corporation could simply point its business units at particular end product markets and admonish them to become world leaders. But with market boundaries changing ever more quickly, targets are elusive and capture is at best temporary.

A few companies have proven themselves adept at inventing new markets, quickly entering emerging markets and dramatically shifting patterns of customer choice in established markets. These are the ones to emulate. The critical task for management is to create an organization capable of infusing products with irresistible functionality or better yet, creating products that customers need but have not yet even imagined (Prahalad and Hamel, 1990).

Table 1: McClelland's characteristics

Dominant motivator	Characteristics of this person
Achievement	Has a strong to set and accomplish challenging goals Takes calculated risks to accomplish their goals Likes to receive regular feedback on their progress and achievement Often likes to work along
Affiliation	Wants to belong to the group Wants to be liked and will often go along with whatever the rest of the group wants to do Favors collaboration over competition Doesn't like high risk or uncertainty
Power	Wants to control and influence others Likes to win arguments Enjoys competition and winning Enjoys status and recognition

This is consistent with the results of the study by Gewald (2010) that stated the ability of the bank to make profits is affected by the core competencies of its staff. The study was primarily concerned with senior management of German banking industry associated with BPO. The study found that the perceived benefits played an important role in intention to use BPO among senior management. In addition, senior management value cost programmability highly and does not score cost reduction as the top benefit of BPO. Business process management, relationship management and outsourcing value propositions were identified as the key dimensions for BPO success.

Service quality: Service quality is the cornerstone of modern business and in circumstances where competition is intense and is changing rapidly, service quality will be an advantage because customers will be loyal to the organization that can provide quality service.

With the increase in customers though better service quality, profits will grow, the business will grow as well as the standard of work performance. Because evolving customer demands are higher and along with increasing competition, working standards must be documented along with higher standards in quality control and customer service. Parasuraman *et al.* (1985, 1991) proposed that service quality is caused by service expectation of customers or clients. Thus the comparison between the expectations of customers about the product or service and the actual delivery of the service or product is the real recognition by customers or clients that a product or service is the best and delivered exactly as expected. Towards this understanding, the researchers developed a service quality framework referred to as SERVQUAL in later years as RATER. SERVQUAL was meant to measure the scale of quality in the service sectors.

The SERVQUAL authors originally identified 10 elements of service quality. In later study, these ten elements were collapsed into 5 factors:

Reliability: The ability to perform the promised service dependably and accurately.

Assurance: The knowledge and courtesy of employees and their ability to convey trust and confidence.

Tangibles: The appearance of physical facilities, equipment, personnel and communication materials.

Empathy: The provision of caring, individualized attention to customers.

Responsiveness: The willingness to help customers and to provide prompt service.

Businesses using SERVQUAL to measure and manage service quality deploy a questionnaire that measures customer expectations of service quality in terms of these 5 dimensions and their perceptions of the service they receive. When customer expectations are greater than their perceptions of received delivery, service quality is deemed low.

In addition to being a measurement model, SERVQUAL is also a management model. SERVQUAL authors identify 5 gaps that may cause customers to experience poor service quality. It identifies five 'gaps' that cause unsuccessful delivery.

This is consistent with the research of Goetsch and Davis (1997) which says that underlying the entire concept is the philosophy that improving quality improves customer satisfaction, which in turn improves business performance which is different from the quality in the production of goods or products. And the level of quality of service can often not be predicted because it depends on several factors, including the behavior of the delivery person and the image of the organization. The measurement of service quality is important to all parts of business, the public service and private businesses (Seiler and Vicky, 2004), in particular. financial services industry, which is related to quick changes.

Research on service quality in the banking sector has been led by the following: (Kumar *et al.*, 2010; Petridou *et al.*, 2007; Jabnoun and Al-Tamimi, 2003; Blanchard and Galloway, 1994; McDougall and Levesque, 1994; Newman and Cowling, 1996; Athanassopoulos, 1997; Lloyd-Walker and Cheung, 1998; Marshall and Smith, 2000) and study the reduction of the banking industry (Bowen and Hedges, 1993).

Abdullah *et al.* (2010) studied Bank Service Quality (BSQ) to measure the performance of employees and quality of service. Goetsch and Davis (1997) explained that organizations which implement Total Quality Management (TQM) exhibit eleven critical elements:

- They are strategically based
- They are customer focused
- They are obsessed with quality in all areas
- They use a scientific approach to analyzing quality and practice of improvements,
- They have a long-term commitment to TQM
- They use teamwork extensively
- They systems are continually improved
- They focus on education and training for all employees
- They involve and empower their employees
- They encourage collaboration at every level and by doing so
- They allow their managers to have more time for activities such as finding new markets rather than fire-fighting problems

From the perspective of the above researched scholars, service quality is an important concept and as a qualitative perspective, given importance and attention. Abdullah *et al.* (2010) indicated that banks that excel in quality service can have a distinct marketing edge since improved levels of service quality are related to higher revenues, increased cross-sell ratios, higher customer retention and expanded market share. Likewise, provision of high quality services enhances customer retention rates, helps attract new customers through word of mouth advertising, increases productivity, leads to higher market shares, lowers staff turnover and operating costs and improves employee morale, financial performance and profitability. Therefore, delivering quality service to customers is a must for success and survival in today's competitive banking environment.

From the above conceptual review and development, the researchers have developed the following six hypotheses for the present study:

- H1:** Service User Trust has a direct positive influence on Repeat Purchase Intention.
- H2:** Service User Trust has a direct influence on the Customer Satisfaction.
- H3:** Service Performance has a direct positive influence on the Customer satisfaction.

- H4:** Service Quality has a direct influence on Customer Satisfaction.
H5: Service Quality has a direct influence on the Repeat Purchase Intention.
H6: Customer Satisfaction has a direct influence on the Repeat Purchase Intention.

METHODOLOGY

The sample group for this research included 4,518 employees within Kasikornbank PCL using both quantitative and qualitative research methods.

Data collection: A sample is a set drawn from the population (Keller, 2009). As the non-probability sampling is applied, there is no specific method in determining sample size. "But, it is not practical to collect data from the entire target population, so the researcher uses a sample instead" (Field, 2005). "A minimum sample size of 100 to 200 is often recommended (Comrey, 1973, 1978; Gorsuch, 1983; Guildford, 1954, Hair *et al.*, 1979; Lindeman *et al.*, 1980; Loo, 1983). The recommendation for a minimum sample size of 100-200 observations is probably based on the argument that a correlation coefficient becomes an adequate estimator of the population correlation coefficient when sample sizes reach this level" (Guadagnoli and Velicer, 1988).

As this study was to employ factor analysis and multiple regressions, the sample size was based on obtaining the minimum requirement for those techniques. "As general rule, for factor analysis, the minimum is to have five times as many observations as there are variables to be analyzed" (Hair *et al.*, 1998). "Although, a minimum ratio is 5 to 1 for multiple regression, the desired level is between 15-20 observations for each independent variable, while 200 is considered optimal" (Hair *et al.*, 1998). The final sample size obtained was comprised of 340 respondents.

Questionnaire was constructed to be a tool to measure concept definition and practice. The instrument or questionnaire used the 5-Point Likert Scale as the measurement scale and the conceptual framework for determining the internal consistency measured by coefficient alpha. (α -coefficient) of Akron BAC (Cronbach) to calculate the average value of the correlation coefficient was found that alpha coefficients ranged from 0.775-0.910, which is considered a highly reliable. All values lower than 0.50 were eliminated from the measurement. For qualitative research purposes, in-depth interviews from 10 of Kasikornbank's senior executives were conducted.

Measurement

Dependent variable: Repeat Purchase Intention (REP.INT) analysis used a measurement instrument or questionnaires utilizing a 5-Point Likert Scale (Likert, 1970) and have been constructed with the scales developed enabling measurement of behavior and attitude (Kotler, 2000b; Kotler and Armstrong, 2001; Anderson *et al.*, 1992; Ferrand *et al.*, 2010).

Independent variables: Service User Trust (TRUST) analysis used a measurement instrument or questionnaires utilizing a 5-Point Likert Scale (Likert, 1970) and have been constructed with three aspects (Table 2) including Contractor (COMPANY), Services and Products (SER.PRO) and Contractor Employees (EMPLOYEE) (Lin *et al.*, 2003; Doney and Cannon, 1997; Mishra, 1996; Luhmann, 1979; Kotler and Armstrong, 2001).

Service Performance (COMPETENCY) analysis used a measurement instrument or questionnaires utilizing a 5-Point Likert Scale (Likert, 1970) and have been constructed with four aspects (Table 2) including management, social, person and function (Grover *et al.*, 1996; Lee and Kim, 1999; Saunders *et al.*, 1997; Gewald, 2010).

Table 2: Convergent validity statistics in latent variable measurements in the reflective model

Construct/Item	Loading	AVE	t-stat
Trust (Service user trust)		0.936	
Company (Contractor)	0.964		124.769
Ser.pro (Services and products)	0.967		139.534
Employee (Contractor employees)	0.972		148.524
Competency (Service performance)		0.925	
Management	0.965		150.044
Social	0.964		135.275
Personal	0.957		170.233
Function	0.961		120.111
Service.Q (Service quality)		0.920	
Tangible (Physical)	0.948		83.553
Assurance (Confidence)	0.964		100.351
Reliability (Credibility)	0.960		92.609
Responsiveness (Response capacity)	0.962		116.487
Empathy (Empathy)	0.962		109.397
Cus.sat: Customer Satisfaction		0.935	
Preple (Employee services)	0.963		171.412
Product (Products)	0.971		131.344
Process (Service process)	0.967		157.764
Rep.int (Repeat purchase intention)		0.955	
Attitude (Attitude)	0.977		172.114
Behav (Behavior)	0.978		148.648

Service Quality (SERVICE.Q) analysis used a measurement instrument or questionnaires utilizing a 5-point Likert scale (Likert, 1970) and have been constructed with five aspects (Table 2) including Physical (TANGLIBLE), Confidence (RELIABILITY). Credibility (ASSURANCE), Response Capacity (RESPONSIVENESS) and Concentration (EMPATHY) (Bennett and Higgins, 1988; Parasuraman *et al.*, 1985; 1991; Bowen and Hedges, 1993; Julian and Ramaseshan, 1994; Goetsch and Davis, 1997; Petridou *et al.*, 2007; Kumar *et al.*, 2010).

Customer Satisfaction (CUS.SAT) analysis used a measurement instrument or questionnaires utilizing a 5-point likert scale (Likert, 1970) and have been constructed with three aspects (Table 2) including P roducts (PRODUCTS), Employee Services (PREPLE) and Service Process (PROCESS) (Yi, 1990; Limayem *et al.*, 2007; Ferrand *et al.*, 2010; Ahmed *et al.*, 2010).

RESULTS

Partial least squares has been applied for analysis of quantitative data by the researcher. It is data analysis for Confirmatory Factor Analysis (CFA) relating to the determination of manifest variable and latent Variable and testing of research hypothesis exhibiting in structural model analyzed by using the applications of PLS-Graph (Chin, 2001).

According to the analysis result of scale validity and reliability, scale investigation has been conducted using internal consistency measurement coefficient alpha. (α -coefficient) of Akron BAC (Cronbach) to calculate the average value of the correlation coefficient was found that alpha coefficients ranged from 0.775-0.910 which is considered to have high reliability.

In case of measure variables with reflective analysis, convergent validity has been conducted. Loading is used as consideration criteria and must be positive quantity and indicator loading has

Table 3: Confirmatory Factor Analysis (CFA) of the independent variables of service quality and E-CRM and their affects on the dependent variable, customer satisfaction

Construct	CR	R ²	AVE	Cross construct correlation				
				Trust	Competency	Service. Q	Cus. sat	Rep.int
Trust	0.978	-	0.936	0.967				
Competency	0.980	-	0.925	0.943	0.961			
Service.Q	0.983	-	0.920	0.946	0.950	0.959		
Cus.sat	0.977	0.879	0.935	0.921	0.925	0.913	0.967	
Rep.int	0.977	0.833	0.955	0.877	0.858	0.844	0.905	0.977

Statistical significance level is at 0.01 and diagonal figures mean, CR: Composite reliability, \sqrt{AVE} R² = Square of the correlation, AVE: Average variance extracted

been more than 0.707 and all values have been statistically significant ($|t| \geq 1.96$) representing convergent validity of scales (Lauro and Vinzi, 2004; Henseler *et al.*, 2009; Piriyaikul, 2010) and analysis results as shown in Table 2.

The reflective model in Table 2 shows the discriminant validity of the internal latent variables and the correlation of variables. It also depicts the scale reliability which has been analyzed from Composite Reliability (CR) as well as the Average Variance Extracted (AVE) and R². The CR value should not go below 0.60 and the AVE values should also drop below 0.50 and R² values should not be under 0.20 (Lauro and Vinzi, 2004; Henseler *et al.*, 2009) quoted in Wingworn and Piriyaikul (2010).

Table 3 shows the results of factor analysis affecting the PEA organizational performance. The data also shows the CR values are higher than 0.60, with all AVEV values higher than 0.50 for all values and R2 values higher than 0.20, representing the reliability of the measurement. It found that data sets in the have higher values than all of the corresponding values in the ‘Cross Construct Correlation’ in the same column, representing discriminant validity of the measure in each construct and with a greater value than 0.50 of AVE as shown in Table 4.

Service User Trust (TRUST) factors underlying the external variables influence on Contractors (COMPANY), Service and Products (SER.PRO) and Contractor Employees (EMPLOYEE) with loading values of 0.964 0.967 and 0.972, respectively. There was a significant level of 95% confidence (t-stat > 1.96), which considers such factors highly reliable. These factors affect Repeat Purchase Intention.

Service Performance (COMPETENCY) factors underlying the external variables influence on Management (MANAGEMENT), Social (SOCIAL), Personal (PERSONAL) and Function (FUNCTION) with loading values of 0.965 0.964 0.957 and 0.961, respectively. There was a significant level of 95% confidence (t-stat > 1.96), which considers such factors highly reliable. These factors affect Customer Satisfaction.

Service Quality (SERVICE.Q) factors underlying the external variables influence on Physical (TANGIBLE), Confidence (ASSURANCE), Credibility (RELIABILITY), Response Capacity (RESPONSIVENESS) and Empathy (EMPATHY) with loading values of 0.948 0.964 0.960 0.962 and 0.962, respectively. There was a significant level of 95% confidence (t-stat > 1.96) which considers such factors highly reliable. These factors affect Customer Satisfaction.

Customer Satisfaction (CUS.SAT) factors underlying the external variables influence on Employee Services (PREPLE), Products (PRODUCT) and Service Process (PROCESS) with loading

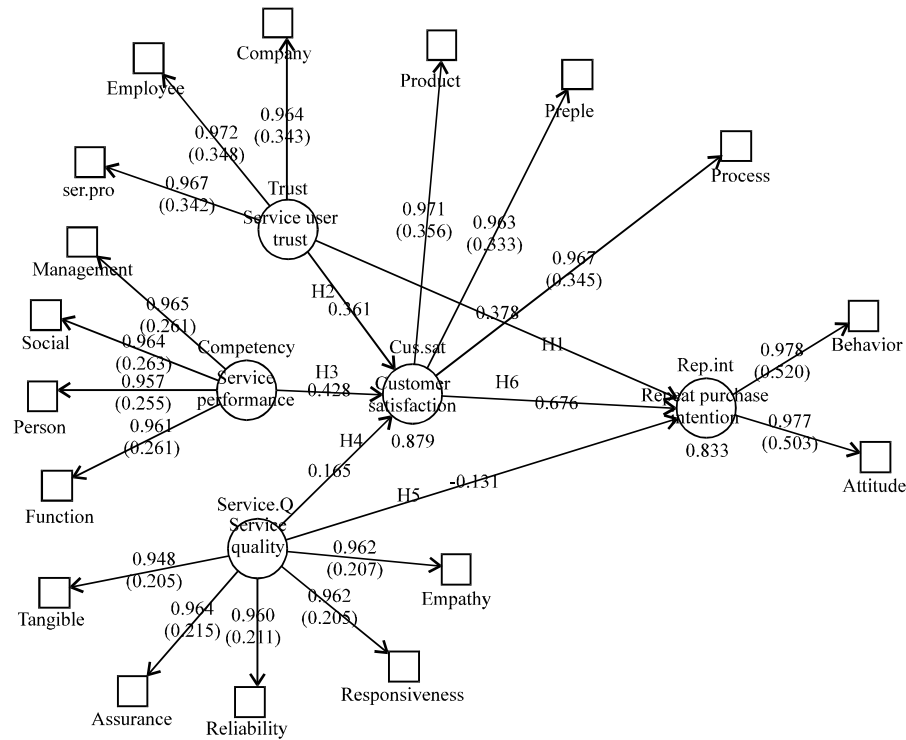


Fig. 3: Final model-analysis of factors that affect repeat purchase intention

Table 4: Hypothesis testing result of hypothetical research

Hypotheses	Coefficient	t-stat	Results
H1: Service user trust has a direct positive influence on the customer satisfaction	0.378	5.701	Supported
H2: Service user trust has a direct influence on the customer satisfaction	0.361	5.100	Supported
H3: Service performance has a direct positive influence on the customer satisfaction	0.428	6.109	Supported
H4: Service quality has a direct influence on customer satisfaction	0.165	2.0376	Supported
H5: Service quality has a direct influence on the repeat purchase intention	-0.131	1.627	Unsupported
H6: Customer satisfaction has a direct influence on the repeat purchase intention	0.676	9.850	Supported

values of 0.963 0.971 and 0.967, respectively. There was a significant level of 95% confidence (t-stat>1.96), which considers such factors highly reliable. These factors affect Repeat Purchase Intention.

Figure 3 shows the research framework and the structural model of variables that influence the Repeat Purchase Intention of Kasikornbank’s outsourcing decisions which are influenced by Service User Trust, Service Performance and Service Quality as shown in Table 4.

Furthermore, the structural analysis model framework was used to research the t-test coefficients and their relationship of each path of the t-test hypothesis with significance greater than 1.96. This explains the results obtained from analysis as shown in Table 2 and 3 as well as the test results presented in Table 4.

DISCUSSION AND IMPLICATIONS

The results of the study ‘Influencing variables on outsourcing repeat purchase intention by Thailand’s Kasikornbank PCL’ can be discussed as follows: Service User Trust which is comprised

of the contractor's (Reliability), also consists of the contractor's (Outsource) products and services (Outsource-product) and contractor employees (Outsource-people). These factors are viewed as possible variables in the repeat purchase intention within the banking business, since the financial sector is a large scale organization with a customer service focus requiring large investments, a cost effective management approach is considered crucial.

Thus, to manage this sector more effectively, cost control is crucial. To accomplish this task more efficiently, the hiring of outside firms (outsourcing) to perform some activities such as banking transactions using information technology which requires a high initial investment with employees who are highly specialized, is viewed today as making sense. Additionally, with higher quality products and services, such as security of customer information, outsourcing must build confidence among bank employees, which corresponds to a study by Lin *et al.* (2003) in determining measurements for reliability which included the organization's good reputation, keeping promises and trust as well as the superior quality of their products and services.

The research by Doney and Cannon (1997), development of trust includes developing personal experience for both the service provider and service user. The service user will be the one to determine the trust level from concentration and non-profit intention of the service provider. If an outsource manager manages to create a sense of trust among employees of an organization, organizational competence in terms of management can be achieved (Reynolds, 1997b) which eventually results in long-term customer satisfaction (Xu and Liu, 2010).

Tien *et al.* (2012) found that the perception of quality and the recognition of the value of the service determined that they have a direct and positive influence on customer satisfaction which also influences the service in the future or the intention to repeat the purchase.

Grover *et al.* (1996) proposed that organizations expect to gain some degree of advantage, typically in the form of economic, technological or strategic benefits in an outsourcing relationship. Saunders *et al.* (1997) used these three dimensions of benefits (economic, technological and strategic) and added overall satisfaction to determine the outsourcing success for their study. Lee and Kim (1999) explored outsourcing success on two dimensions-business perspective and user perspective. The business perspective focused on the sets of economic, technological and strategic benefits that the organization could achieve through outsourcing whereas the user dimension focused exclusively on user satisfaction with the outsourcing arrangement.

Prahalad and Hamel (1990), advocated the idea of 'a core competency, which they defined as a specific factor that a business sees as central to the way the company or its employees work. Therefore, outsourcing is a resource that has greater potential for the increase in work of the core competencies of the company (Huber, 1993).

This is consistent with the results of the study by Gewald (2010) that stated the ability of the bank to make profits is affected by the core competencies of its staff. The study was primarily concerned with senior management of German banking industry associated with BPO. The study found that the perceived benefits played an important role in intention to use BPO among senior management. In addition, senior management value cost programmability highly and does not score cost reduction as the top benefit of BPO. Business process management, relationship management and outsourcing value propositions were identified as the key dimensions for BPO success.

Parasuraman *et al.* (1985, 1991) proposed that service quality is caused by service expectation of customers or clients. Thus the comparison between the expectations of customers about the product or service and the actual delivery of the service or product is the real recognition by

customers or clients that a product or service is the best and delivered exactly as expected. The SERVQUAL authors originally identified 10 elements of service quality. In later work, these ten elements were collapsed into 5 factors which now include: (1) Reliability, (2) Assurance, (3) Tangibles, (4) Empathy and (5) Responsiveness.

This is consistent with the research of Goetsch and Davis (1997) which says that underlying the entire concept is the philosophy that improving quality improves customer satisfaction, which in turn improves business performance, which is different from the quality in the production of goods or products. And the level of quality of service can often not be predicted because it depends on several factors, including the behavior of the delivery person and the image of the organization. The measurement of service quality is important to all parts of business, the public service and private businesses (Seiler and Vicky, 2004), in particular. Financial services industry, which is related to quick changes. Improvement of banking service quality, however, strongly correlates with income, increase in purchasing rates, word-of-mouth customer referral, the bank's market share, productivity increase and building employee morale which results in higher bank profits (Bennett and Higgins, 1988; Bowen and Hedges, 1993; Julian and Ramaseshan, 1994). Most importantly, service quality leads to sustainable growth and business survival.

Customer service is important to both a bank's profitability and its ability to survive and grow (Abdullah *et al.*, 2010). Contributing factors include employee satisfaction and product and service processes.

This is consistent with the research of other scholars who have stated that business survival and growth depends on developing effective technology, being competitive, developing and keeping market share and by implementing new technologies that are remembered by the customer.

Scholars have also studied the concept of satisfaction and according to Limayem *et al.* (2007), customer satisfaction is the key to retaining customers is using a product or service. Moreover, this satisfaction holds a positive correlation with online repurchase intention. With the development of any brand that consumers trust, there must be as easy and accessible way to realize the consumer's purchase intention with the service process critical to the customer's willingness to purchase again at some future date (Yi, 1990; Limayem *et al.*, 2007; Ferrand *et al.*, 2010; Ahmed *et al.*, 2010).

This is also consistent with the study by Tsai and Huang (2007), which found that with the increase in overall customer satisfaction a parallel increase in the customer's desire to purchase and use it, also occurs.

Tien *et al.* (2012) used structural equation modeling to analyze the perception of quality and the recognition of the value of the service. It was determined that this has a direct and positive influence on customer satisfaction and also influences the service in the future, or the intention to repeat the purchase.

CONCLUSION

The study of 'Influencing variables on outsourcing repeat purchase intention by Thailand's Kasikornbank PCL' discovered that the factor having the greatest influence on repeat purchase intention is customer satisfaction. This is due to the fact that Customer Satisfaction is influenced by Service User trust, Service Performance and Service Quality. Service User Trust is due to Service Quality that results in results in Customer Satisfaction and affects the future Repeat Purchase Intention. But independent variables; including Service User Trust, Service Performance and Service Quality, have a direct effect on the Customer Satisfaction, followed by the Service User Trust of the service.

After researching the total factors contributing to Repeat Purchase Intention, it has been determined that Service User Trust also has a great influence. It is essential that outsourced staff build trust with internal employees using their outsourced knowledge, skills and abilities, which is crucial for good customer relations.

To create an environment in which outsourcing is more readily acceptable, trust between the customer and outsourced individual or company is paramount. Other factors which include the reputation of the outsourced contractor, products and company are also important.

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