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## KEY SUCCESS FACTORS INFLUENCING STUDENTS' TRUST ON TESCO GROCERY SERVICES

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**ABSTRACTS:** *This purpose of this paper is to explore the key success factors influencing students trust on Tesco grocery services. Using survey approach, the study adopted, simple random sampling in selecting a total of 70 students of the University of Bedfordshire who shop at Tesco. The analysis shows that organisations feel that customer trust gradually turns into customer loyalty. The findings revealed that a number of factors shapes students trust in Tesco grocery services mainly convenience, price and the quality of products and services.*

**KEYWORDS:** students, trust, Tesco grocery, products, services

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### INTRODUCTION

Over the years, the grocery market has rapidly increased and this has provided customers with a variety of new products and a transformation in the way consumer goods are purchased. Supermarkets have also evolved overtime with main emphasis on grocery market as this is one of their main source of revenue. Supermarkets such as Tesco, Sainsbury's & Asda have expanded their services in order to; compete with small wholesalers and independent retailers. This has enabled the supermarkets to increase their market share, increase their sales and build a good relationship with their customers.

Tesco PLC is one of the largest retailers within the grocery market in the UK. Tesco PLC focuses on price fairness & quality. Overtime, Tesco have started investing in different sectors however they still try and focus on their grocery sectors as it has been facing a few problems recently. Because Tesco is regarded as one of the largest retailers, customers have higher expectations from them. Therefore, to fulfill these expectations Tesco's has tried to develop a new strategy to understand the customer's needs before bringing in new products.

Although a number of researchers (see Robson, 2002; Saunders et al, 2007) have investigated what makes customers trust Tesco's as a brand as trust plays an important part in helping an organisation gain customer loyalty; however, little studies have explored the key success factors influencing customer to trust Tesco's services. To achieve the research objective some research questions were developed: *Are Tesco's grocery services better compared to other retail outlets? Are Tesco's branded products are more in demand to recognized brands? Are Loyalty cards an important factor in building customer Trust? Why customers want to be associated with Tesco's and what helps build their trust on the business.* These questions are important given that supermarket competition has increased tremendously recently and the need for a deeper understanding of the key criteria for consumers store patronage is necessary (Saridakis, 2009). In addition, over a period of time there has been a growing interest in

understanding the main factors shaping customers trust on supermarkets and their services. With a vast increase in the growth of supermarkets & their services many researchers have taken a keen interest to this topic, however little studies have considered these issues. This issues necessitated this study.

## **LITERATURE REVIEW**

Trust is an important part in creating customer loyalty. In the same way, Rotter defines trust as “a generalised expectancy held by an individual that the word of another can be relied on.”(Rotter 1967: In Wong & Sohal 2002). It is vital for an individual to have confidence on the other person before they make a decision. Trust plays a very huge role in building expectations on a supermarket, and without trust a customer won't be interested in what the supermarket is offering. Therefore “in the retail context, trusting relationships between customers, salespersons, and the stores they represent are associated with a positive and the overall outcomes.”(Wong & Sohal 2002) The outcome of having a trusting relationship between the customer and the store enables the customer to enjoy their shopping experience and also benefit from the customer service being provided by the sales people. In the retail industry trust has a lot of significance. The reason for this is that customers have alternative retail stores they can go to, however if they show trust on a store then they will be far more loyal towards that store. As stated by Berry “the inherent nature of services positions trust as perhaps the single most powerful relationship marketing tool available to a company”. (Berry 1996 P.42). Trust is an important tool for businesses as it does help them create customer loyalty however, if they do not utilise the trust that a customer has effectively, it can make the organisation loose some of their market shares. However trust is divided into competence, predictability and good will trust.” (Ratnasingam,P 2012)

Trust is significantly important for any organisation it is mainly a way for organisations to build a long lasting relationship with their consumers. Customers have different experience while shopping at a supermarket or visiting different retailers, and they tend to pay a lot of attention to everything. For example, customers closely monitor the store layout & infrastructure, the skills and knowledge possess by the staff and whether they can deal with customer enquiries. On the other hand the predictability trust factor enables the customers to identify whether the organisation is consistent in providing good customer service or do they lack in terms of the quality of services they provide. As businesses have understood that customer trust is really important, they need to understand that “trust can develop through various processes.” (Pai Lin et al 2003, p107)Businesses have to be aware of the different processes as this will help in future development of the company. Building trust mainly relies on the retailer understanding the way in which a customer behaves, “because repeated interactions between customers and service suppliers help customers to assess the service firms' credibility and benevolence.”(Donney and Cannon, 1997: In Pai Lin et al 2003 p107)

### **Retailers and customers within the grocery market**

“The UK retail grocery market is widely recognized as being oligopolistic.”(Burt & Sparks 2003) There are a few big retailers that have taken over the grocery market and this has provided the customers with several different choices. The main retailers that have taken over

the grocery market are Tesco's, Sainsbury's, Asda and Morrison's. Even though these retailers have been able to gain power within the market, "The core issues from a policy perspective are not the existence of market power but the ownership and the use of power, and the effect of this use."(Burt & Sparks 2003)

Power does play a huge role in reaching out to the customers, customers usually prefer going into a store that they recognise and they know that the organisation will fulfil its promises. Therefore "the competitive structure of retail markets has been reconsidered and consumer choice has been recognised as important to their operation." (Waller, 2001: In Burt & Sparks 2003) Customer choice is always considered by retailers as this enables them to increase their market share and also increase their revenue. If a retailer is able to establish what a consumer wants then this helps them create customer loyalty. Customer loyalty is very beneficial for retailers as this helps the organisation establish that the customer will return to make repeat purchases.

Businesses over the years are trying really hard to understand customer relationship management. Organisations are aware that by building relationships with their customers, it is their only chance at gaining customers trust and competing with their competitors. Even though retailers take time out to do market research they usually focus on customer behaviour and current trends, after gathering this data they try selling their core products and services. However "few companies have bothered to look carefully at the broad context in which customers select, buy, and use products and services."(Seybold, P 2001) By doing this the organisations have a competitive advantage over their competitors as they are able to provide products that customers want rather than providing goods which retailers believe customers need. Nevertheless many organisations have "been so focussed on fine-tuning their own offerings that they've failed to see how those products and services fit into the real lives of their customer."(Seybold, P 2001) hence, most businesses have not been able to expand their sales, increase revenue and lastly strengthened customer loyalty. The main factor that retailers need to take into consideration is that they have to understand customer's wants and needs, without understanding what customers want a business cannot grow and develop.

### **The impact of retail brands on grocery retailing.**

Retail brands are an important factor that supermarkets/retailers take into consideration when they are trying to differentiate amongst their competitors. Many retailers believe that consumer products produced by or on behalf of, distributors and sold under the distributor's own name or trademark through the distributor's own outlet."(Morris 1979: In Burt 2000 p875). These products are far more valuable than brands that are sold in more than one store. The reason for this is that this enables each retailer to attract customers by using a specific brand this allows them to have a competitive advantage over other businesses.

Retail brands have been around for over a decade however the customers were not really interested in the retail brand therefore, retailers decided to remove their own brand as it was not really helping them increase their sales. They felt that "the presence in the store of this low quality/low price reference point, which was clearly linked to the retailer, proved to be a major barrier to improving consumer perceptions of the true retail brand." (Burt 2000p, 884) However

over time consumer's perception of the retail brand changed and therefore the retail organisations rebranded their retail brand and introduced a unique product that helps them differentiate their business.

Researchers and business managers have tried focussing on the effect of the retail brand on customer's perspective as this helps the researchers and managers identify whether the retail brand is a valuable aspect for the business or if the retail brand is similar to other recognised brands. Organizations are trying to figure out "if it is possible that consumer evaluations of retail service firms is dependent on the brands that they sell?"(Zboja & Voorhees 2006 p, 381). This is an important question that businesses have to consider if they want to find out how valuable their retail brands are and if this helps them achieve customer loyalty. ". A company will appear more expert and trustworthy if it already has successfully introduced new products or brand extensions."(Keller and Aaker1992: In Reast 2005). Retailers can reap a number of benefits from carrying strong brands, including image enhancement for retailer with consumer, relationship of trust and credibility with consumer, and pre-established demand (Webster, 2000: In Zboja & Voorhees 2006). Strong brands enable retailers to provide the customer with good quality products, however strong brands are not really effective if the organisation does not provide good customer service.

"Studies have found that positive feelings toward retail salespeople are "transferred" into similar feelings toward the retailer and/or manufacturer". (Beatty et al., 1996; Goff et al., 1997). Therefore, it is important that the organisations employ people who provide a high quality service as this is an important factor that helps gain customer loyalty. Customer service plays a massive role in getting customers to make repeat purchases however if the service is not up to standard then this could result in the retailer losing sales. When a customer has positive feelings towards a retailer than it becomes clear that the organisation is successful in attaining customer trust.

### **Customer loyalty schemes**

Customer loyalty is a difficult factor to develop however, it is even more difficult to maintain it therefore researchers have produced studies that showcase how loyalty helps a business become a profitable organisation. "The findings of such studies suggest that customer loyalty positively influences profitability by both helping to reduce marketing costs as well as to increase sales per customer". (Berry, 1995: In Rafiq & Fulford2005).Therefore, if organisations take these findings into consideration then they can achieve to build strong relationship with their customers and they can try using various customer loyalty schemes to retain their customers."Loyalty programmes are developed for a variety of reasons including to reward loyal customers, to generate information, to manipulate consumer behaviour, and as a defensive measure to combat a competing scheme." (O'Malley 1998). However, there are two reasons that loyalty schemes are developed and they are "to increase sales revenues by raising purchase/usage levels, and or increasing the range of products bought from the supplier. (Dowling & Hammond 2003, p294) and the second reason is "by building a closer bond between the brand and current customers it is hoped to maintain the current customer base."(Dowling & Hammond 2003, p294-295)

Customer loyalty schemes are an interesting tool that enables supermarkets to market products according to each individual customer this is really beneficial for the supermarkets as it saves time rather than promoting all kinds of products the supermarkets can just focus on the popular products that individuals purchase whilst shopping with them. By doing this they will be able to catch the customers attention and the customer will become interested in knowing about the different promotional offers that supermarkets have on the products of their choice. "The customer loyalty scheme is one example of the continual blurring of the boundaries between direct marketing and "mainstream" marketing, relying as it does upon a customer database and direct communications."(O'Malley 1998 p47). The loyalty schemes enable retailers to gather customer information without asking for it or paying market research teams, therefore "Both retailers and consumers appear to have willingly embraced customer loyalty schemes, albeit for different reasons."(O'Malley 1998 p47)

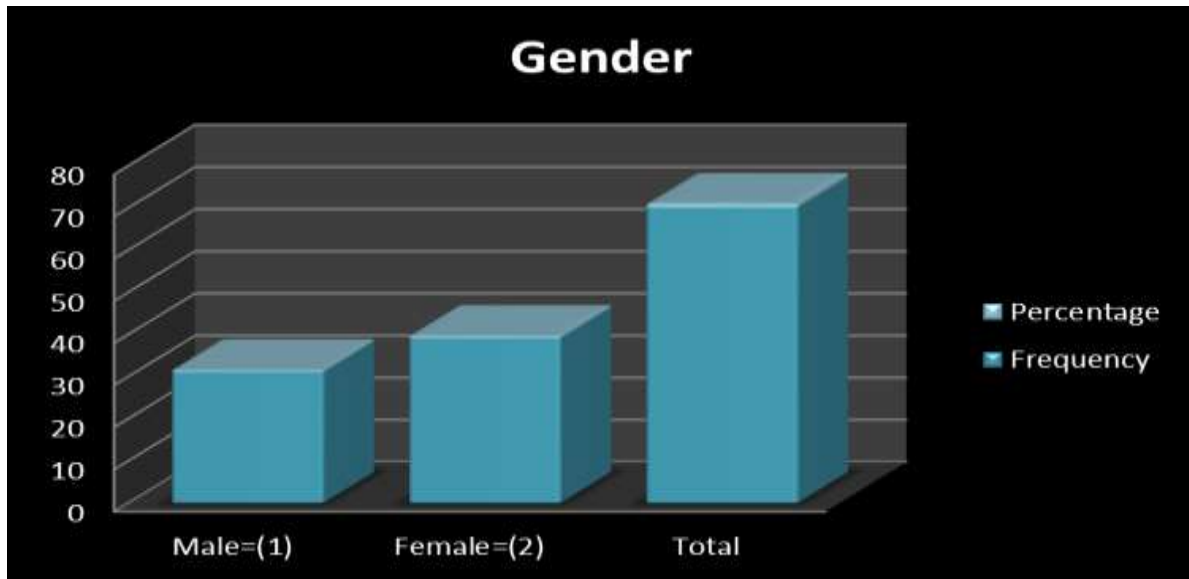
One of the major customer loyalty schemes that has done well and has captured the customer's attention is the Tesco club card. "In 1995, Tesco introduced the loyalty Club card that was to offer, "Benefits to regular shoppers whilst helping the company discover more about its customer needs" (Tesco, 2004, p. 3: In Turner & Wilson 2006). Tesco club card has become one of the successful loyalty schemes "Tesco's Club card loyalty program is almost legendary in the grocery world. A third of the UK's homes use the program". (Cannon 2003, p. 3: In Turner & Wilson 2006 p958) Many other supermarkets tried a similar programme however their loyalty schemes were not as successful as Tesco's club card. Tesco's club card has become popular over the years the reason for this is that Tesco's were the first organisation to try this scheme out it was a new experience for customers.

Many customers have tried taking up the Tesco club cards as they feel they are being rewarded for associating themselves with Tesco's, on the other hand Tesco's market share has also increased due to the rise in customers therefore, Tesco's club card is an instant success.

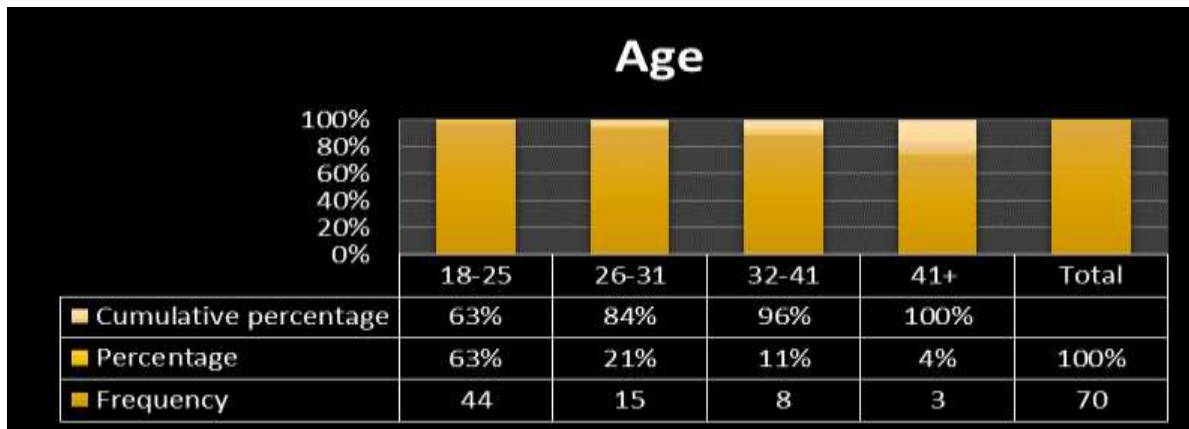
## **RESEARCH METHOD**

The research design is a framework or plan for collection and analysis of data. The research design adopted is the survey research design. The justification for using survey research design is because study adopted questionnaire in assessing opinions, thoughts and collecting information or data as reported by individuals. The population that was being considered for this research was people who did their grocery shopping at Tesco's Plc. The sample size for this research was seventy students from the University of Bedfordshire drawn randomly. Survey method adopted to obtain the necessary information needed for this study, this is because surveys provide a means of measuring a population's structures, self-reported and observed behaviour, awareness of programs, attitudes or opinions, and needs.

**Participant’s profile**



Thirty one males took part in the research and thirty nine female students took time out to fill in the questionnaires.



It is important to note that 63% of the participants were between the ages 18-25, 21% of the participants were between 26-31, 11% of the participants were aged 32-41 and 4% of the participants were over 41

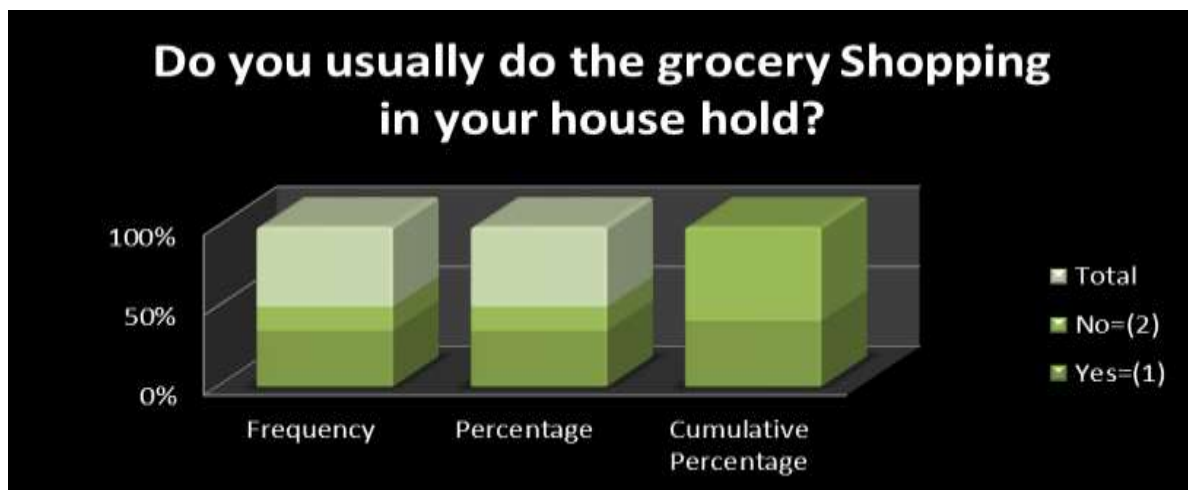
However, before producing a final questionnaire the researcher undertook a pilot questionnaire so that they could gain useful insight on what people thought about the questionnaires and also if the questions were relevant to the research topic. By producing a pilot questionnaire it gave a chance for the researcher to understand whether the questions were providing reasonable feedback or was the data not relevant to the study. After having done a pilot questionnaire the researcher made a few amendments which consisted of changing key words, changing spelling mistakes & punctuation and lastly the layout of the questionnaire.

To make sure the design of the questionnaire was acceptable by the respondents the researcher had to include open and closed questionnaires. By doing this the researcher would get varied answers and this will help with the analysis of the information. Open questions are useful for respondents and the advantage of these questions are that “respondents can answer in their own terms. They are not forced to answer in the same term as those foisted on them by the closed answers.”(Bryman & Bell 2007p259)Open questions give respondents a chance to provide useful feedback regarding specific questions, while closed questions within the questionnaire as this will help them gain specific answers. Bryman & Bell state that “closed questions enhance the comparability of answers, making it easier to show the relationship between variables and to make comparisons between respondents or types of respondents.”(Bryman & Bell 2007 p261).

Research ethics is an important factor to take into consideration before undertaken the study as “the general ethical issue here is that the research design should not subject those you are researching (the research population) to embarrassment or any other material disadvantage.” (Saunders et al, 2007 p153) whilst getting participants to fill in the questionnaire, the researcher highlighted that the data gathered through the questionnaires will be strictly confidential and will only be used for the intended research project. In order to avoid getting into an ethical dilemma the researcher has to be careful that all the ethical guidelines are followed.

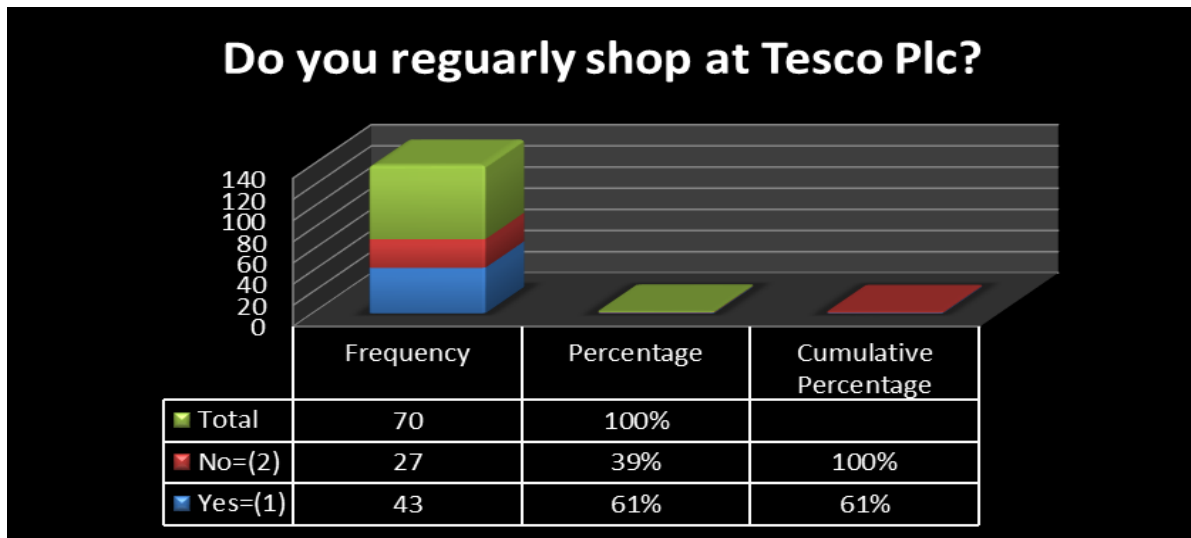
## ANALYSIS & RESULTS

This section shows the analysis of the data and the results which enabled the researchers to gain a better understanding of the phenomena under investigation.

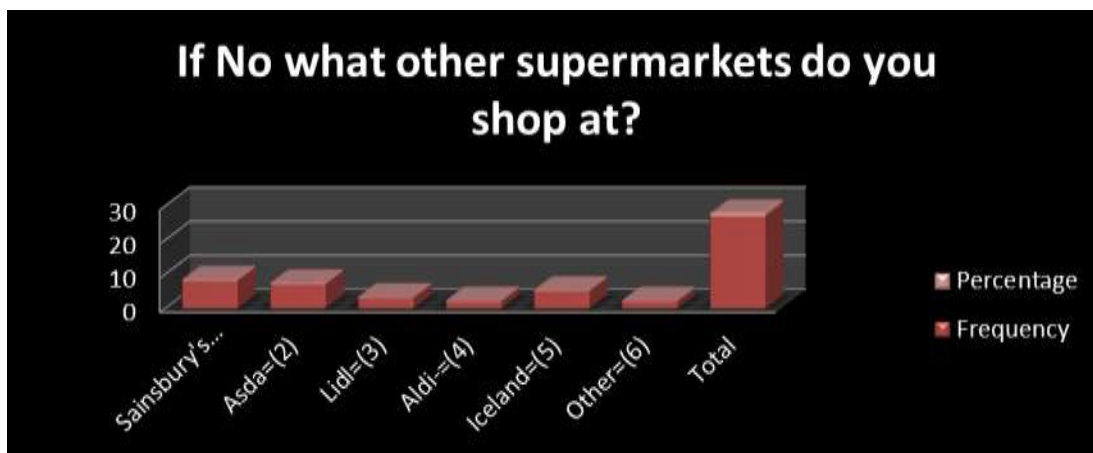


Observation revealed that if students usually purchased products for their household then they will be far more aware of the factors that help build trust on an organisations services compared to those that did not really have much interaction with the retailers.70% of the students did usually do the shopping for their household compared to the other 30%.These customers regularly have contact with and they are far more aware of the changes that retailers adapt to in order to satisfy the customers. Regular customers understand how the organisation is

operating and if they are not really happy with the service or the products they would go elsewhere

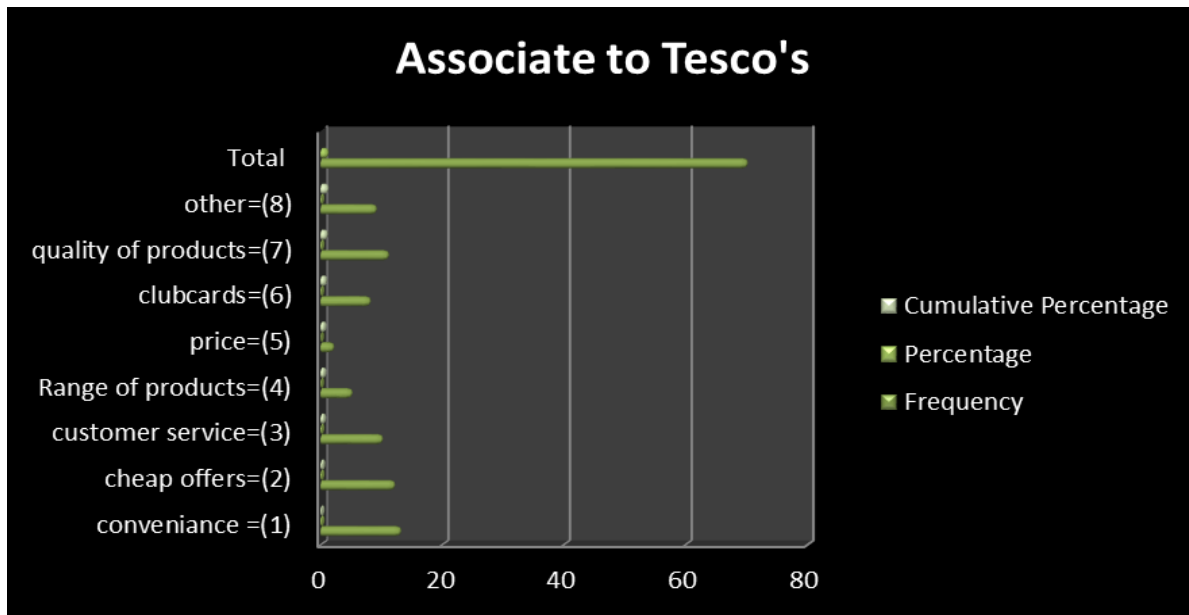


In order to identify the factors that help build trust on Tesco’s services it is important for the researcher to establish how many of the participants actually use Tesco’s grocery services. Out of 70 participants, 61% of the participants regularly shop at one of the Tesco’s stores. However 39% of the student’s stated that they do not regularly purchase groceries from Tesco’s. These students tend to go to other retailers.

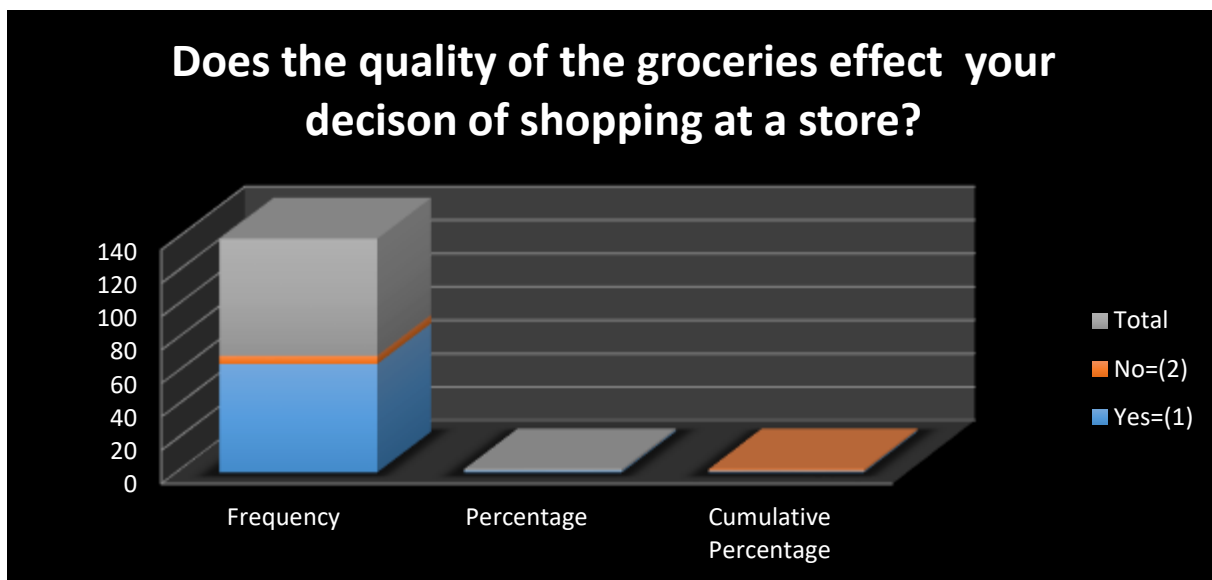


27 students go to a number of different supermarket outlets. The results revealed that the most visited supermarket other than Tesco’s was Sainsbury’s which accounted for 30% of the students who bought their groceries from them. Asda and Iceland were also popular as 26% of participants went to Asda and 19% of the students went to Iceland. The participants mainly went to the big supermarkets compared to the smaller ones such as Aldi and Lidl. 7% of the students purchased their groceries from Aldi, while 11% shop at Lidl.

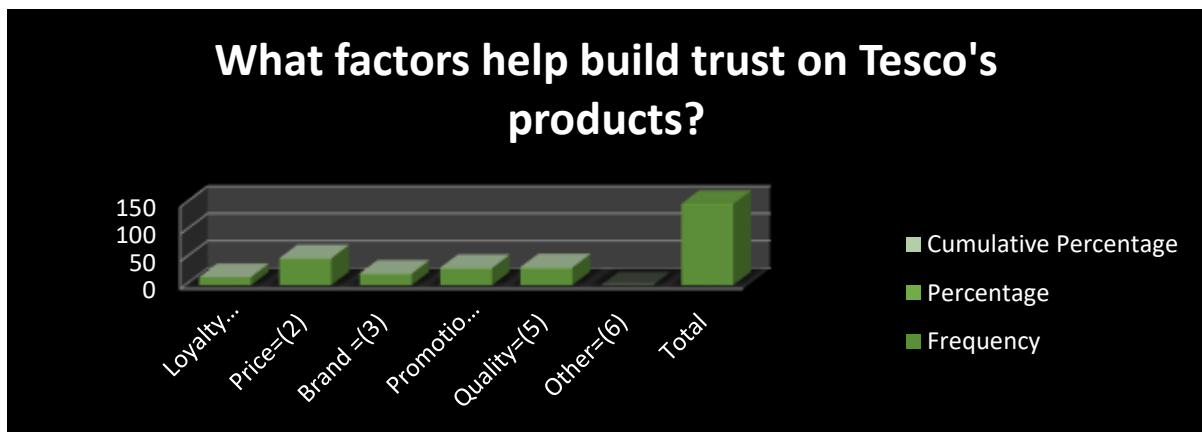




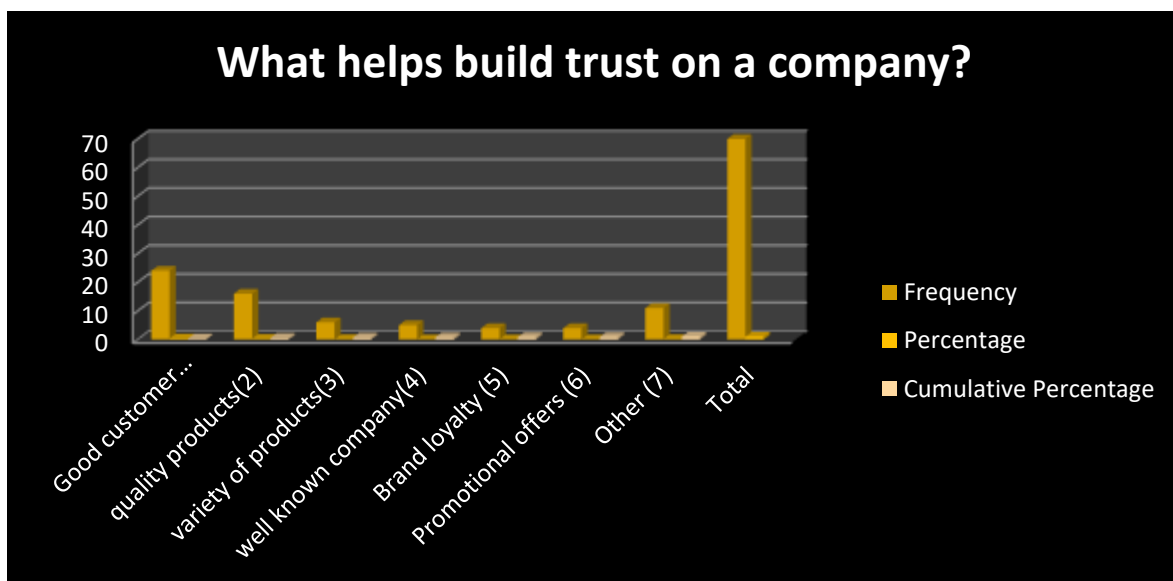
Participants were given an open question to determine what make them associated or patronised Tesco’s PLC, a number of participants’ provided similar types of answers, the main answers provided were: Convenience, Cheap offers, customer service, range of products, price, club cards and quality of products. 19% of the students stated that they only associated themselves to Tesco’s because it was convenient for them as Tesco’s stores were closer to where they lived. 17% of the participants stated that cheap offers got them to associate to Tesco’s, 16% of them stated that it was the quality of the products that enticed them in associating to Tesco



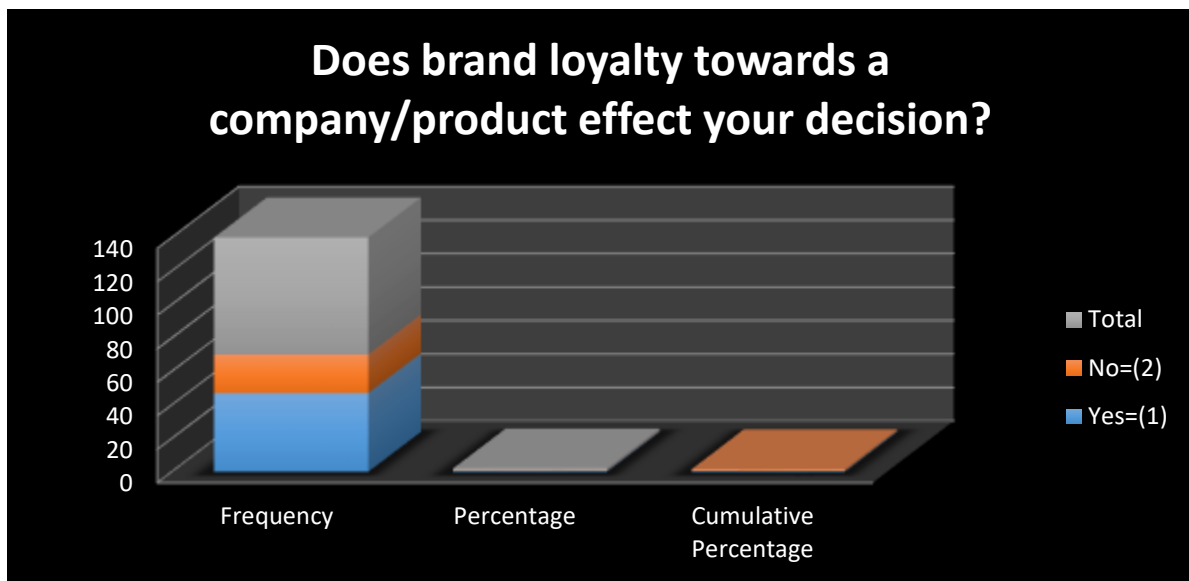
Quality of the groceries plays a huge role in deciding which store to purchase the products from. If the groceries are not up to the customer’s standards the customers will prefer going elsewhere, 93% of the participants stated that it does affect their decision of going into a store if the groceries are not of a good standard. As groceries are a daily necessity the quality of the goods is very important. However 7% of the students stated that it does not really matter to them if the quality of the groceries is not of a good standard.



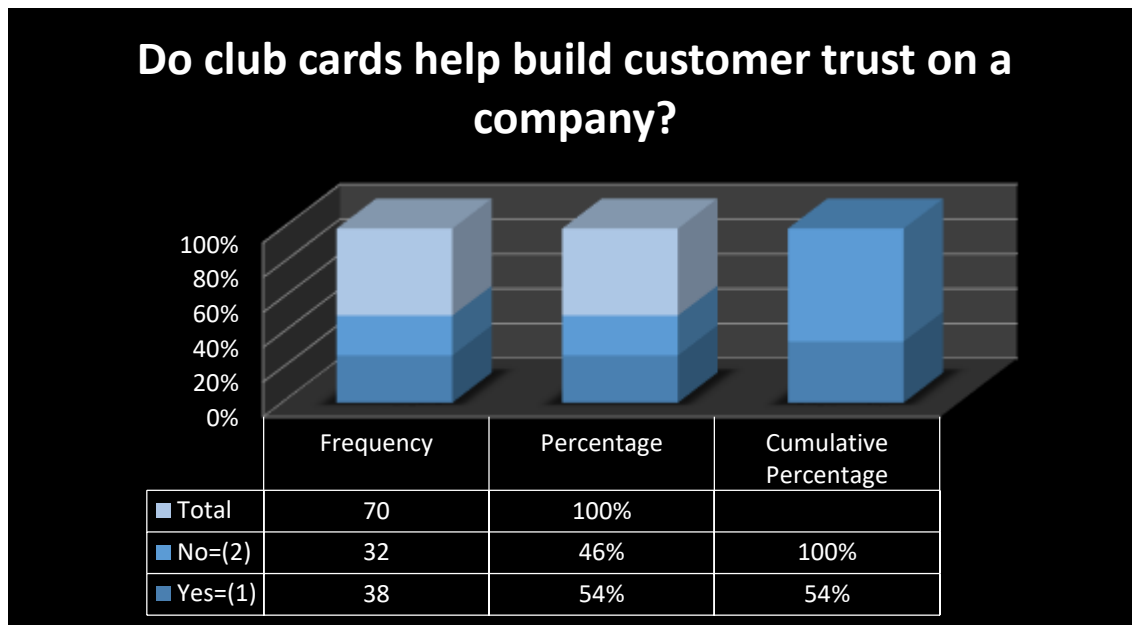
To establish the key success factors that help build trust it was important for the researcher to identify which factors helped build trust on Tesco's products. This question enabled the participants to choose more than one factor. 70 participants provided 148 answers altogether by choosing more than one factor. The main factor that helps build trust on Tesco's products was price, the responses which were received showed that there were 49 out of 148 responses for price which accounted for 33%, 22% for quality and 21% for promotional offers and 10% of the response to club cards.



In order to get a range of responses from the participants the researcher made question 9 an open question. This was important to get useful information in understanding what students feel help build their trust on any company. Most of the participants indicated similar factors that helped them build trust on a company. 34% of the participants stated that good customer service really helped them build trust, customer service was really important for customers as this factor helped them understand how well a company takes care of their customers. 23% of the students believed good quality products were an important factor that really helped them build trust, if the products are not up to a standard then the customers would not prefer making repeat purchases.

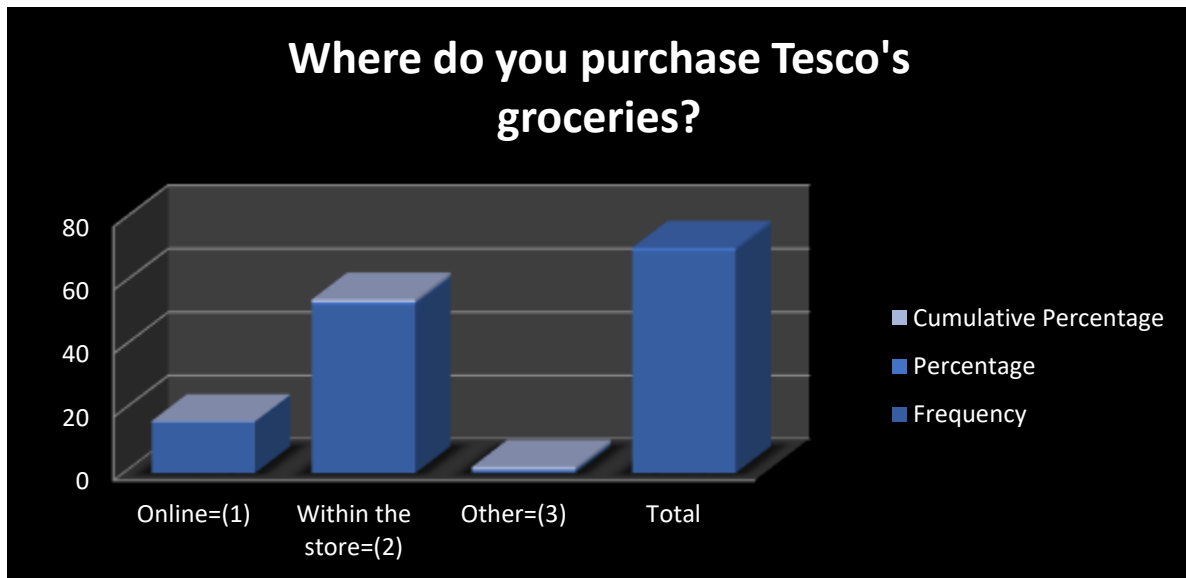


Brand loyalty is an important part for any business however it is important to identify whether it affects the customers decision of shopping at Tesco's. 67% of the participants stated that brand loyalty does affect their decision on the other hand 33% of the participants stated that brand loyalty does not really affect their decision of shopping at Tesco's. Most of the participants believed in brand loyalty however the brand loyalty was not only aimed at the company but also on products. Most participants stated that if there were products that were of good quality and that they used those products on a regular basis then they were far more loyal towards those brands compared to others.

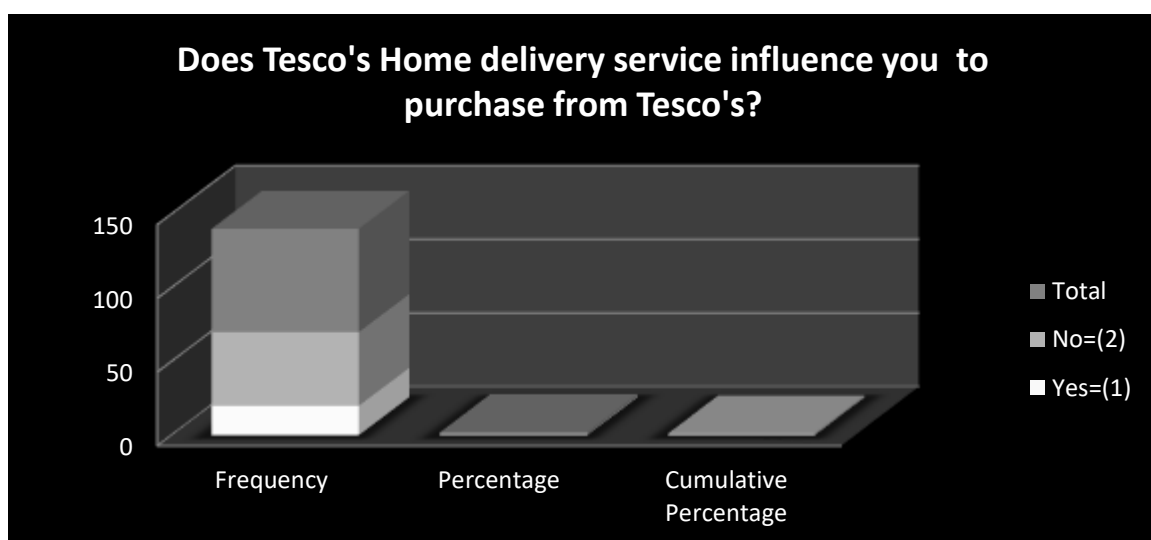


Club cards are important part of Tesco's loyalty scheme, the researcher included this question in order to understand whether Tesco's club cards play a vital role in building customer trust. 54% of the participants stated that club cards did help in building customer trust however 46%

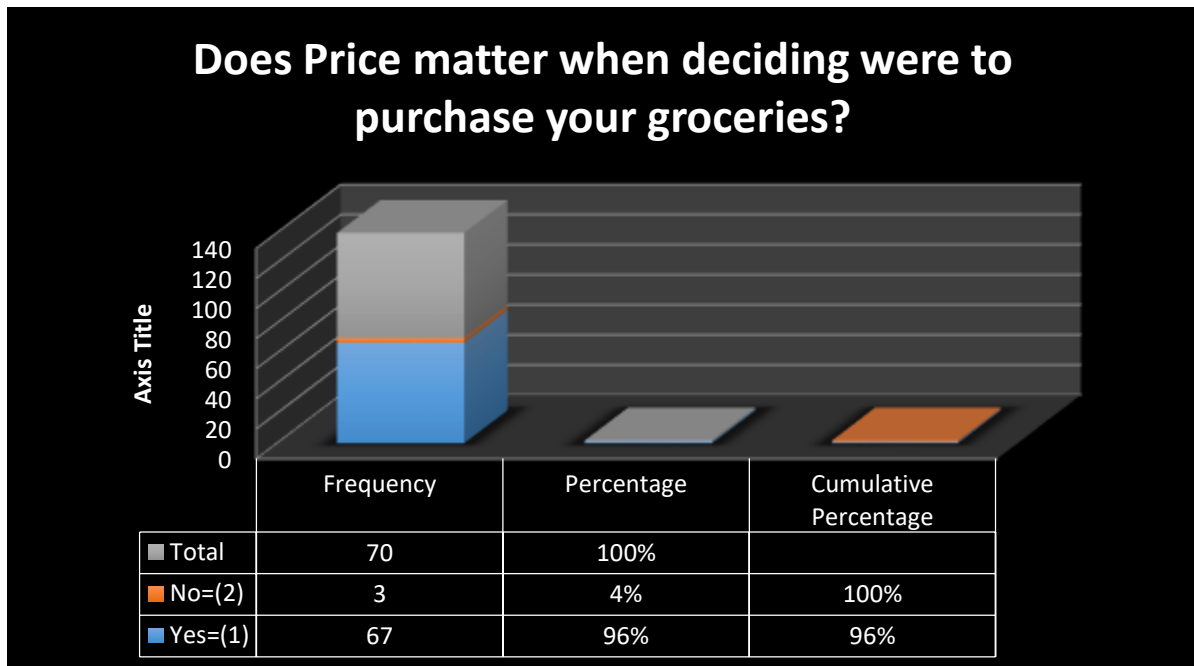
participants felt that club cards did not help build trust on Tesco's services. Some participants felt that Tesco's club card is a strategy by Tesco's aimed at luring customers into the store, others felt that club cards did not really offer them anything therefore they did not like using the cards.



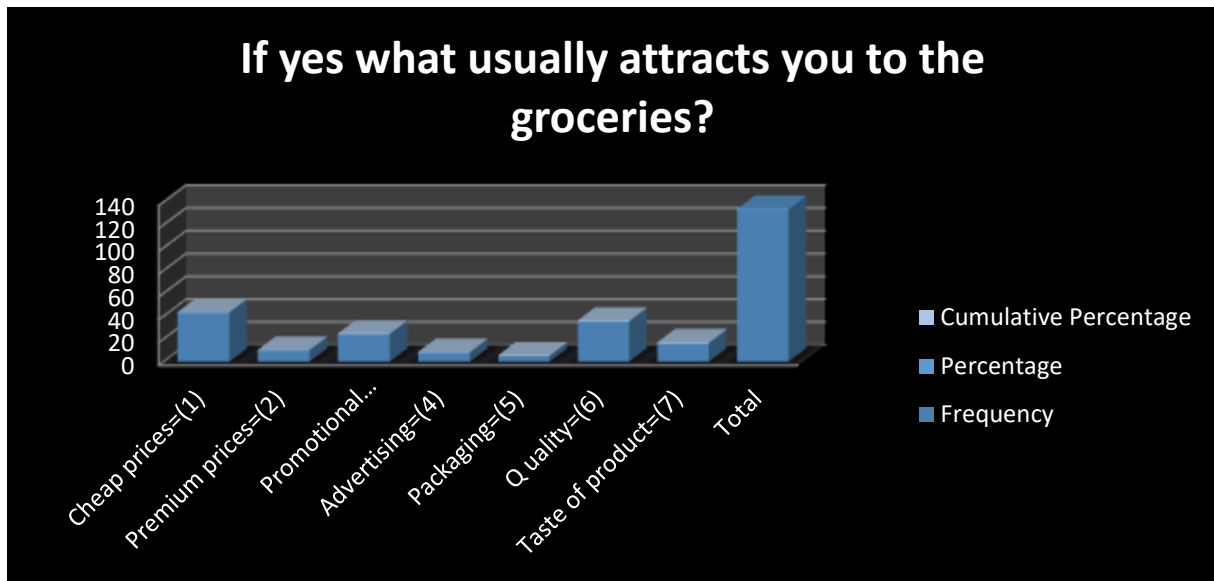
Customers can trust a company in more than one way, therefore the researcher needed to identify whether customers trusted the Tesco's stores and their services or did they have more trust for their online part of the business. 23% of the participants stated that they purchase their goods from Tesco's online service on the other hand 76% of the participant's preferred going into the stores to gain their products. The participants that preferred shopping within the store felt that physically going into the store gave them a chance to take a look at the quality of the products before they purchased the groceries it also gave them the chance to see how well the customer service is. However the participants that used the online service felt it was more convenient for them to purchase groceries from home.



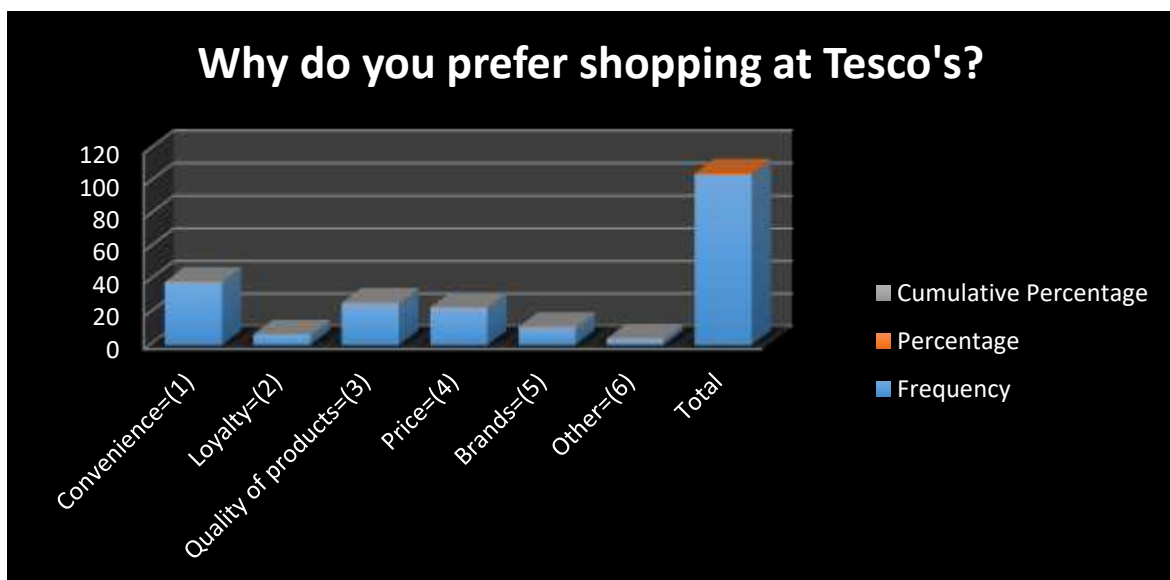
Home delivery is very attractive for some customers as they prefer shopping online and it becomes convenient for them if the groceries are delivered to their house, some customers may purchase a number of products but they may not have means of transport therefore the home delivery options is very useful for them. 29% of the participants stated that the home delivery service did influence them in purchasing groceries from Tesco's however 71% of participants answered no as they felt that home delivery did not have an influence over their decision on where to purchase their groceries from.



Price is the most likely factor that helps customers make a decision regarding where to purchase their groceries from. 96% of participant's response was that price does matter when deciding where to purchase products from however 4 % of the participants stated that price is not really an issue when deciding where to purchase groceries from. If Tesco provide cheaper prices compared to other supermarkets customers will be more inclined to purchase goods from them. Customer's associate quality with price, therefore price was an important factor that most participants took into consideration whilst purchasing products.

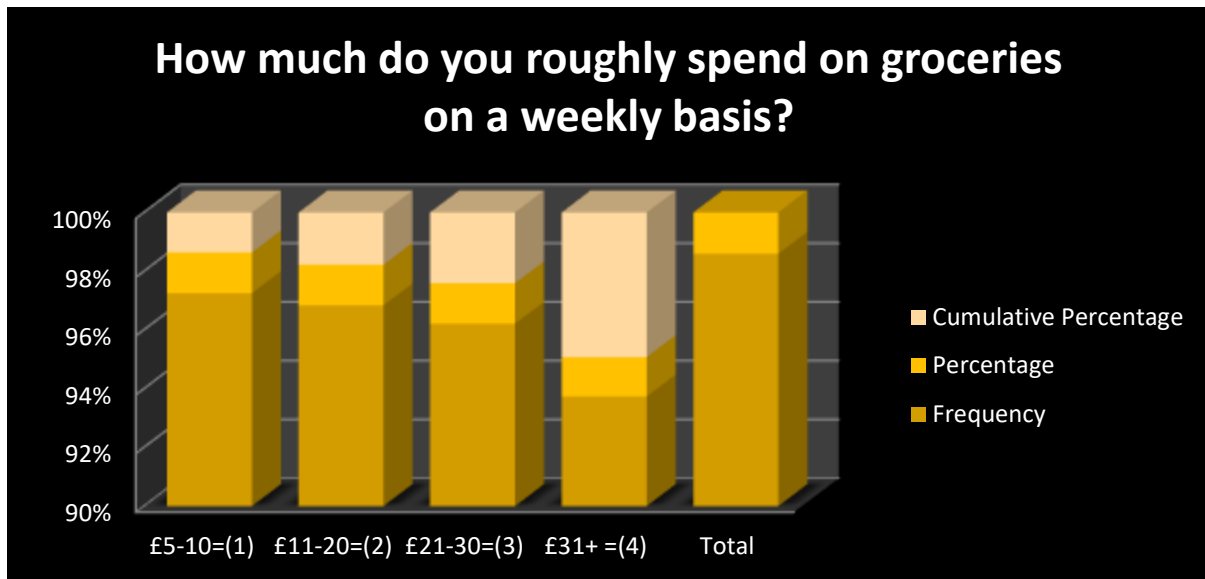


Participants were allowed to choose from more than one factor in order to answer the above question. The 96% of participants that stated that price was an important factor had to answer what usually attracted them to the groceries. The participants were given a few options which consisted of cheap prices, premium prices, promotional offers, advertising, packaging, quality of products and lastly taste of the product. Out of 133, 32% stated that cheap prices usually attracted them to the groceries. Quality of goods is another powerful factor 35 out of 133 answers were given in favour of quality. Promotional offers scored 24 out of 133 this showed that if Tesco’s provided a range of promotional offers customers patronise on the belief that they are providing them value for money.

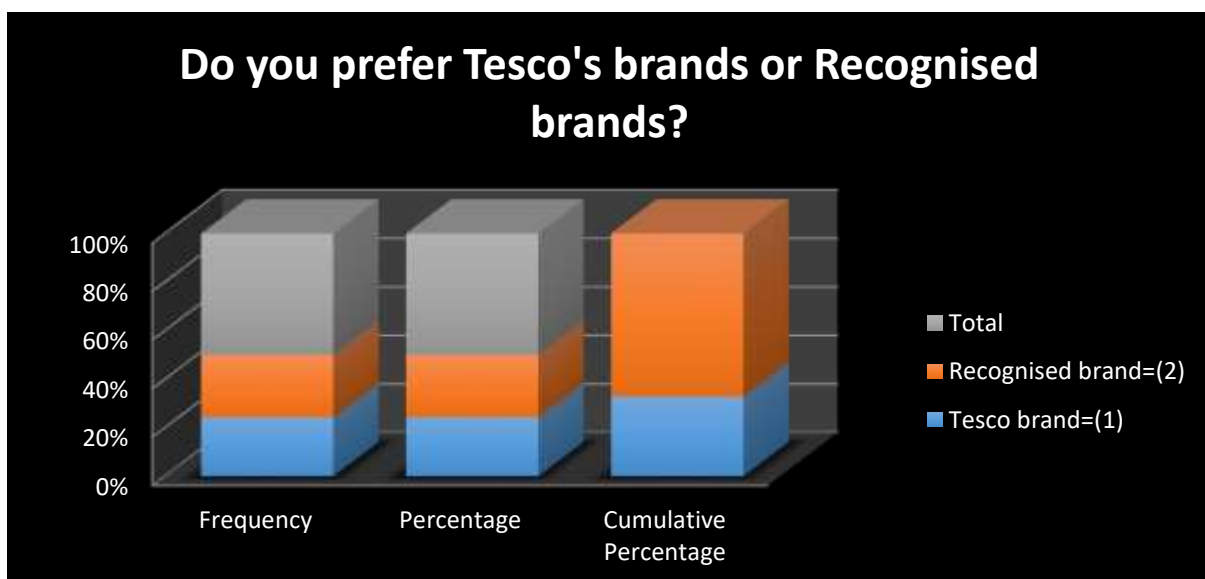


Because Tesco’s having the largest market Share, the analysis suggests that 37% of participants stated that convenience is a major factor that forces them to do their shopping from Tesco’s on the other hand only 6% stated that they preferred shopping at Tesco’s because of loyalty towards the company. The loyal customers stated that they were loyal to the Tesco’s brand as

most of their family did their shopping from Tesco's band it was like a tradition to shop at Tesco's. However 24% stated quality as the major reason to purchase goods from Tesco.

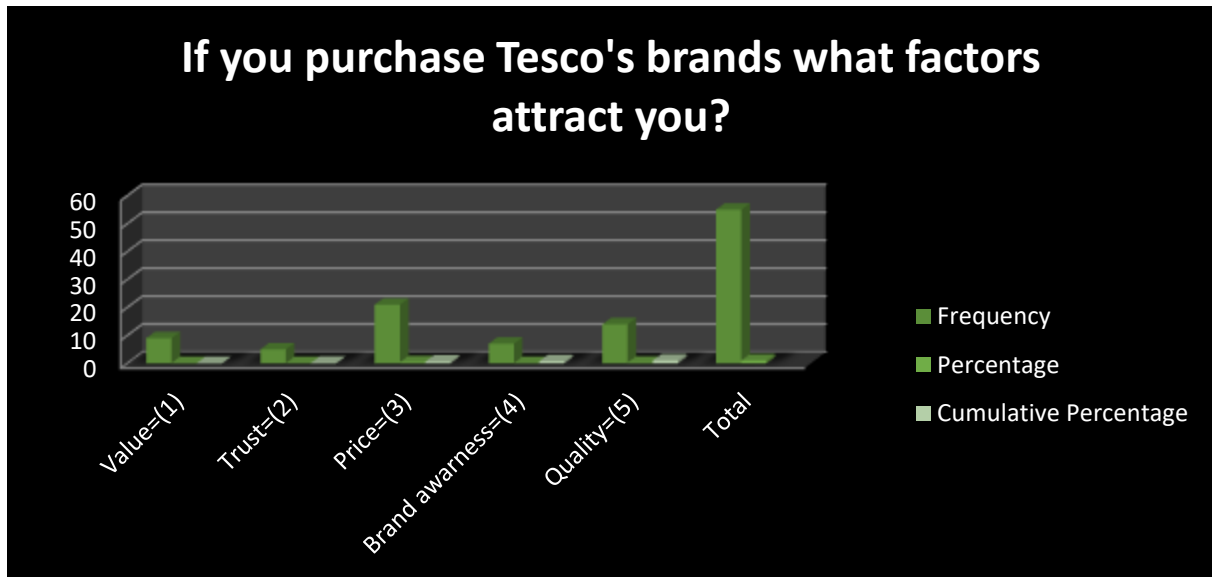


In order to find out how important the groceries are for the students the researcher wanted to identify how much the participants were willing to spend on the groceries on a weekly basis. 27% of participant's spent £31+ on a weekly basis as they bought more than one item at a time however 41% of participants spent between £21-£30 there were the most popular numbers between all 70 participants. Most individuals spent a large sum of money on groceries but 7% of participants spent the minimum sum which was between the amounts of £5-£10. This question was asked to the participants to understand how willing students are in spending on groceries and how much Tesco's can gain from them on a weekly basis.

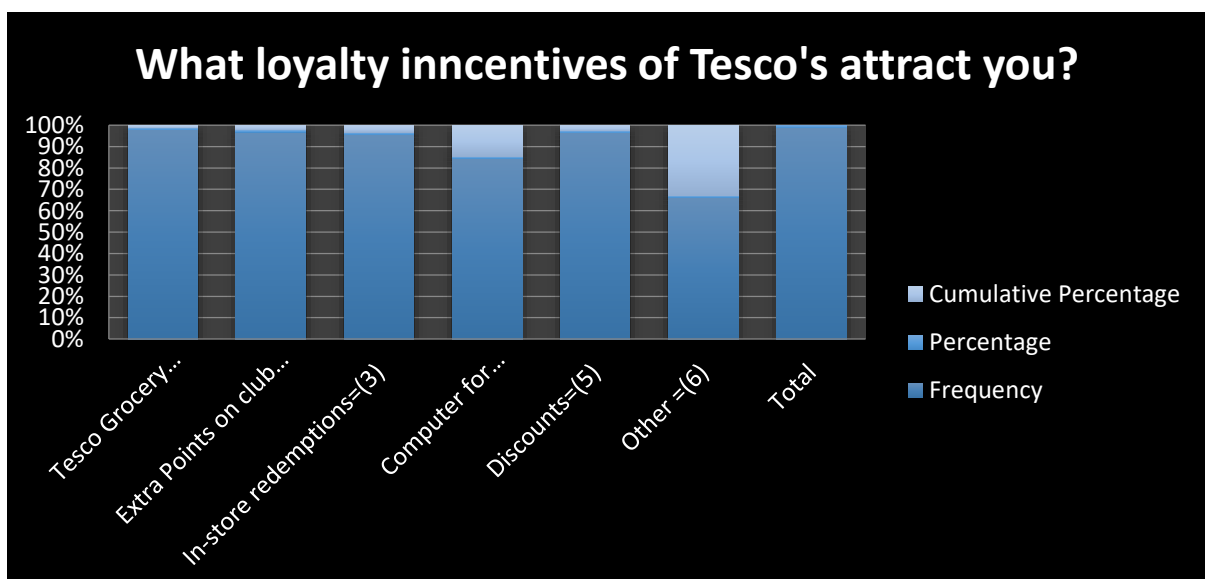


Brands play an important role in helping businesses attract customers and also in enabling customers to build their trust. The more ranges of brands offered by retailers the more interest

they get from customers. If customers shop with Tesco's they get a choice to either purchase Tesco's own brands or recognised brands. 51% of participants preferred purchasing recognised brands as they trusted the brands and they were easily able to adapt to them. However 49% of participants preferred Tesco's brands as they felt that these product where value for money goods and they were also cheaper in price.



49% of participants that preferred Tesco's brands were asked to identify the factors that attracted them to the Tesco's brand. The participants were allowed to choose more than one factor; therefore there were a total of 55 factors chosen, 38% of the answers suggested that price was the major influence in getting customers attracted to the Tesco brand. Even though customers were usually apprehensive of the Tesco brand over time they have understood that Tesco's own brand is of high quality therefore quality got 25% of the votes which suggested that it was one of the important factors in getting customers to associate with the Tesco's brand. 16% of the answers showcased that customers felt Tesco's brand was of good value.





Tesco's offer their customers a selection of loyalty incentives in order to increase their market share and also to retain their customers. The participants were allowed to choose more than one factor. Out of a total 84 answers 45% of the answers suggested that participants felt that Tesco's discount incentive was what attracts them. Tesco's offer discounts on a number of grocery products over a longer period of time, however 17% of the answers suggested that club cards and in store redemptions were what attracted them to Tesco's.

## DISCUSSION

Having analysed the data the researcher has been able to understand the different viewpoints of the participants; each participant provided useful information regarding what helps them build trust on Tesco's. Looking at the results the researcher has gathered that there are several factors that attract customers to Tesco's services. Each factor plays an important role in helping to establish trust on Tesco's and gradually the trust grows into customer loyalty. These questions helped understand the research question and provided true opinions of the customers. The primary research has provided useful feedback related to the research question, looking at the results the researcher has been able to understand what helps Tesco's retain their customers and what factors are benefitting them as an organisation. Tesco's is one of the largest retailers that have easily gained global presence however majority of their business is in the United Kingdom. Tesco's have a wide range of stores over the whole country looking at the results they suggested that mainly convenience was a major factor that made customers associate to Tesco's. With Tesco's stores around the corner to customer's houses, customers therefore were more inclined to go to Tesco's stores. This factor helped understand the customer's logic on where they decide to do their shopping from; Customers usually prefer to go to retailers that provide all kinds of services under one store as it saves them time therefore Tesco's become one of their first options to do their shopping from.

Price and the quality of groceries are two of the most key success factors that gradually help customers gain trust on Tesco's grocery services. Due to Tesco's offering brands of all kind they also offer cheap prices compared to other retailers and this factor really attracts customers to Tesco's services. If the quality of the groceries is not up to standard then customers won't be willing to purchase groceries from Tesco's, therefore Tesco's make sure the groceries are of quality in order to retain their customers. The results also revealed that most customers preferred shopping within the store compared to online this shows that customers still enjoy going into the stores and carefully choosing their groceries before purchasing them. However Tesco's online service is gradually attracting customers as it is saving customer's time and it is far more convenient for them to shop from home. Majority of the factors that really attract customers to trust Tesco's groceries services are price, loyalty incentives, convenience & quality of products. However Tesco are trying to understand customer's needs and behaviour in order for them to gain customer trust.

## CONCLUSION

In conclusion the research study has been able to identify some of the key success factors that influence customers trust on Tesco's grocery services. By conducting primary research the researcher has been able to ask students who use the Tesco's grocery services what helps them build trust on Tesco's, also having looked at a number of various different literature the researcher has gathered that previous literature is similar to the new primary research that was conducted. However the data does provide mixed reactions to participants, each participant had a different view on which factors helped build trust on Tesco's services. However the majority no of answers suggested that convenience, price, quality, promotional offers, and club cards were the important key success factors in influencing customer trust. Each factor does influence customers trust on the services however the researcher cannot state if there are the only factors that help build trust on Tesco's grocery services. Therefore it is hard to establish the key success factors influencing customer trust.

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