

MEASURING AUDACITY OF SERVICE QUALITY OF VYING BANKS FOR FOSTERING ÉLAN AND APLOMB CUSTOMER RELATIONSHIP MARKETING

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Abstract: *Building relationships with customers had become a modern business necessity as it fosters immense benefits to businesses in terms of retaining customers, imparting maximum customer satisfaction, capturing more market share etc. Besides this imparting robust service quality adds to building strong customer relations thereby leading to develop relationship marketing. The present study is descriptive in nature which investigates the role of service quality imparted by banks to the SMEs as customers. First-hand data was gathered from 183 branch managers of Jammu & Kashmir Bank (62 branches) through structured questionnaire. Principal component analysis (PCA) and Exploratory factor analysis (EFA) were implied for data reduction. Service quality is encompassed with four factors viz., Tangibility, Empathy, Timely services and Personalised attention. The CFA model has a good fit as all regression weights are above 0.50. The result indicates that good service quality leads to effective relationship marketing. Hence, the present study unearths the impact of service quality of banks (service provider) in developing strong customer relations with SMEs. The study is presumed to be useful for researchers, practitioners, marketers and policy makers. The study is confined to the Jammu and Kashmir Bank (JKB) branches and their SMEs operating in two industrial areas.*

Keywords: *Relationship, Service, Customers, Marketing, Quality, Supply Chain*

INTRODUCTION

It's well known that the value of a customer's long-term relationship accumulates and validates the handsome profits of a business. Relationship Marketing (RM) from the 1990's has become an imperative part of research and of contemporary academic debate. Marketing is concerned with maintaining strong and healthy relationship between marketers and customers. The concept of "relationship marketing" was first given by Berry (1983) where he stated it as an art of attracting, maintaining, and enhancing customer relationships. Further, Morgan and Hunt (1994) stated that relationship marketing refers to all marketing activities directed toward establishing, developing and maintaining successful relational exchanges. Gwinner (1998) exhibited relationship marketing as marketing based on the interaction within relationships network.

Most researchers perceive that evolving, building, maintaining and executing customer relationships are the main objectives of relationship marketing (Kim & Frazier 1997; Sheth & Parvatiyar, 2002). Even service providers

& marketers have recognised the value of developing sustainable and long-lasting relationships with their customers while imparting outstanding services and accruing service quality (Eisingerich & Bell, 2007). Liang et al. (2009) exhibited that customer relationships ensure good financial performance, creates customer value, develops sustainable competitive advantage, thus, aims at increasing customer retention via imparting superior and qualitative customer services. Further, Sheth and Parvatiyar (1995) commented that by forming strong relationships, customer reduces his or her choices, thus evolving an efficiency benefit. The benefits that customers enjoy by having stable relationships lead to increases in confidence, economic advantages, risk reduction, efficient decision making, social benefits and adaptability.

SERVICE QUALITY

Delivering quality service is considered to be an essential strategy for success in today's competitive environment (Parasuraman et al., 1985; Reichheld & Sasser, 1990;

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Zeithaml et al., 1996). Service quality has been widely discussed in the services marketing literature and is one of the most dominant themes of research in services (Fisk et al., 1993). Companies that offer superior services achieve higher growth in market share (Buzzell & Gale, 1987) and increased profits (Philips et al., 1983). According to Parasuraman et al. (1985), the perception of service quality is a result of a comparison between what consumers consider the service should be and their perceptions about the actual performance offered by the service provider. Parasuraman et al. (1985) postulated five dimensions of the service experience in their well-known SERVQUAL model: reliability, responsiveness, empathy, assurance, and tangibility. In an alternative, performance-only or SERVPERF model, Cronin and Taylor (1992) discarded the expectations of quality evaluation and included only performance measures of the service encounter. Both models are widely used in service quality research, but the performance-only model has the advantage of efficiency in empirical data collection (Jain & Gupta, 2004).

Allerd (2001) pointed out that service quality means to conform with or adapt with requirements, which means that service establishments should create specific requirements and specifications for the services they provides. Dehghan (2006) concluded that service quality is the objective comparison carried out by customers between service quality that they wish to obtain and actual service that they get. Lovelock and Wirtz (2004) defined it as having various concepts and meaning according to customers differences and the ways through which they realise quality of services provided to them. According to Gronroos (1984), quality as experienced by a customer is based on two dimensions—technical and functional. The functional dimension takes into account the way a service is provided (courtesy, attention, promptness, professionalism, and so on) whereas the technical dimension refers to the result of the service as such (for example, a life-insurance policy).

Service quality is particularly crucial in a financial services context because providers tend to be viewed as relatively undifferentiated and hence, service quality becomes a key to competitive advantage (Almossawi, 2001; Holstius & Kaynak, 1995). A number of studies have highlighted a large number of service elements that are supposedly used by consumers to evaluate and select banks or financial institutions (Almossawi, 2001; Haron et al., 1994; Holstius & Kaynak, 1995; Jones et al., 2002; Kaynak & Kucukemiroglu, 1992). Some of these service elements are the convenience of location and time, hours of operation, bank reputation, length of bank-customer relationship, quality of service, fast and efficient service, friendly personnel, favourable loan experience, advice of friends and relatives, breadth and depth of product selection,

customer orientation, a pleasant banking experience, ambience, services offered, accessibility, personal influence, low service charges, ATMs, employer uses the same bank, size of waiting line, efficiency of personnel, financial, factors or prices (e.g. safety of funds, interest on savings accounts, loans and mortgage, and availability of loans), confidentiality of bank, available parking, financial counselling, vault location, loans and mortgage, quick loan approval, and reception at the bank, etc.

Service quality is commonly noted as a critical pre-requisite for establishing and sustaining satisfying relationships with valued customers. Thus, the association between service quality and customer satisfaction has emerged as a topic of significant and strategic concern (e.g. Bolton & Drew, 1991; Cronin & Taylor, 1992). In general, research in this area suggests that service quality is an important indicator of making and maintaining marketing relationships (Spreng & Mackoy, 1996).

REVIEW OF LITERATURE

The review of the extant literature was designed to explore the theoretical foundation underpinning relationship marketing components and their relationship with other constructs, along with literature related to RM benefits and Market orientation. The following studies were reviewed in order to make the study supportive and authentic.

Gorden et al. (2008) elaborated the importance of a relationship marketing orientation (RMO) in the Hong Kong financial services industry and a RMO construct that was tested for its impact on business performance. A postal survey was conducted in 2005 for collecting primary data from managers of financial institutions operating in Hong Kong. In total, 310 usable survey questionnaires were received corresponding to a 31 per cent response rate. The results found that all business performance measures were positively and significantly correlated with all RMO factors. The association between customer retention and each of the RMO factors is weaker than for other performance measures. The RMO factors differed in their contribution to explaining performance. Service quality and faster communication were the only factor with a positive and significant association with customer retention.

Wang and Davis (2008) aimed to look at customer relationship quality (RQ) imbalance, specifically the imbalance that favours the employee, and identifies six factors as important antecedents. A total of 780 customer-employee pairs from 72 service firms were surveyed using a structured questionnaire for collecting the data. Results from ANOVAs on all the six antecedent variables and three consequences indicate that there were significant

group difference along all factors. The results of Duncan's multiple range procedure reveal that employees serving the favouring-employee group reported significantly higher empowerment from their organisation than those serving the balanced group. The findings of this study suggest that imbalanced customer relationships might be prevented, or at least predicted, if the causes of such relationship structure are better understood. Further, service organisations should be aware of the negative consequences of imbalanced customer relationships and take necessary caution in their company policies in order to eliminate these negative consequences of imbalanced customer relationships.

Ismail and Alsadi (2010) explored the theoretical foundation of the relationship marketing concept and examined the effect of utilising and adopting this concept on organisational performance. Six of thirteen of high educational institutions of Jordan were drawn randomly. The data were collected through pre-designed questionnaire, which was directed to the academic people in each university, resulting into a response rate of 88%. Further, descriptive analysis and one-way ANOVA were used for the analysis. The research findings indicate that there is a positive relationship between the relationship marketing concept and organisational performance indicators, thus relying on successful relationship is a two-way flow of value.

Hau and Ngo (2012) tried to answer two questions: Does RMO have an impact on customer satisfaction and do the individual components of RMO (Service quality, trust, bonding, communication, shared value, empathy, and reciprocity) have the same impact on customer satisfaction? The above questions were answered in the context of an emerging economy using 174 responses obtained from executives of business-to-business firms in Vietnam. Six components of RMO were measured by the scale developed by Sin et al. (2005). PLS-Graph 3.0 was used to test effect of RMO on customer satisfaction. The findings of the study showed that among the key components of RMO, service quality, trust, bonding, shared value and reciprocity had a positive influence on customer satisfaction, while communication and empathy did not exist. Interestingly, service quality, trust and bonding were better than shared value and reciprocity in satisfying customers.

RESEARCH METHODOLOGY

The purpose of this study is to measure the audacity of service quality of banks for fostering relationship marketing.

Nature of the Study

The present study is both descriptive and evaluative in nature and examines the impact of the service quality of

banks on relationship marketing of banks. This study is confined to Jammu and Kashmir Bank (JKB) branches and their services quality being enjoyed by SMEs operating in two industrial areas, viz., Gangyal and the Bari-Brahmana area of Jammu.

The present study is an offshoot of the related literature pertaining to relationship marketing practices followed by the service provider (bank) and its impact on relationship marketing. The pertinent literature appears to have examined long-term relationships between the service provider and customers. Research in the area of marketing suggests that customers will and can only be expected to participate in a relationship if they anticipate that there will be a good quality of services being received from that relationship. Our primary objective is to focus on the conditions under which consumers would willingly engage in relationship with the service provider. There is a dearth of literature that examines the exact nature of RM and its constituent's impact. *Hence, the present study makes an effort to unearth the impact of service quality on developing relationship marketing and building strong relationships with customers.*

Hypotheses Formulation

Relationship marketing aims to maximise the efficiency of service delivery and relationships between service provider and customer by managing service quality. Service business success has been associated with the ability to deliver superior services (Gale, 1990; Rudie & Wansley, 1984). Delivering superior service by maintaining high quality is a pre-requisite for success (Parasuraman et al., 1998). Leading service organisations strive to maintain a superior quality of services in an effort to gain customer loyalty, thus an organisation's long-term success in a market is essentially determined by its ability to expand and maintain a large and loyal customer base. So, an effective customer relationship/relationship marketing practice requires the marketer to make specific efforts to create, establish and develop a good quality package mix in order to maintain and enhance the relationship. According to the principles of relationship marketing, successful business relationships enhance client satisfaction and thus, enhance the performance of firms.

H1: Good service quality leads to effective relationship marketing.

Sample Selection

Area Selection

In the banking industry, small and medium enterprises (SMEs) are considered as important customers offering

the greatest profit opportunities for banks. Thus, there is scope for expecting good service quality and developing stout relationship between corporate customers (SMEs) and banking institutions. Hence, it could be concluded that both banks and SMEs are the appropriate context for the present study.

Indian Banks and SMEs

For the survey, a list of JKB branches operating in Jammu city was obtained from the Zonal office (JKB). Also, another list was obtained regarding the SMEs that are transacting with JKB and have taken loans from it. After scrutinising the list, the SMEs (204) operating in Gangyal and Bari Brahmana were retained.

Collection of Data

Both primary and secondary sources of data were used in the study. Primary data was obtained from the branch managers, through a modified structured questionnaire, and from the owners of SMEs through the framed schedule. Secondary data were arranged from books, Journal of Business Research, Journal of the Academy of Marketing Science, Journal of Services Marketing, European Journal of Marketing, Journal of Service Research etc. The internet has also been used to substantiate primary and secondary information.

Population and Response Rate

Primary data were collected from the branch managers, through a modified structured questionnaire and from the owners of SMEs through the framed schedule. Primary data was collected from all 62 branches of JKB operating in the urban and semi-urban areas of Jammu city (J&K). All branches were visited personally and finally, 183 managers of JKB responded to the framed questionnaire.

Generation of Survey Items

The “Service quality” dimension was measured by using the scale of Sharma and Patterson (1999), Zeithaml, Parasuraman and Berry (1996).

Statistical Techniques

The multivariate data reduction technique of factor analysis has been used via SPSS. The study used principal component analysis (PCA) with varimax rotation, as this is considered the best rotation procedure, which minimises the number of items with high loading to one factor, thereby enhancing the

interpretability of the factors (Malhotra, 2002). Further, the test of appropriateness of a factor analysis has been verified through KMO measure of sampling adequacy, where the value greater than 0.5 is acceptable, values between 0.5 and 0.7 are mediocre, 0.7 and 0.8 are good, 0.8 and 0.9 great and above 0.9 superb (Malhotra, 2002). Further, Bartlett test of Sphericity, which is also called the zero identity matrix, has also been used to determine correlation among the variables (Hair et al., 1995; Field, 2000).

RESULTS AND FINDINGS

Demographic Characteristics of Respondents

Primary information from JKB managers was gathered pertaining to their service quality efforts for developing relationships with SMEs customers and the information has been summarised in Table 1. Table 1 shows that most of the respondents were male (91.8%), those having graduate degree (53.01%). (43.72%) respondents were from the age group of 36 – 45 years followed by 46-55 years (37.16%). (47%) respondents have more than 21 years of service experience in the banking sector, which indicate well experienced respondents. 66.12% were senior managers and remaining were branch managers. In total, 183 useful responses were obtained. But after excluding outlier cases, the final sample size of 178 was obtained, which were processed further for PCA, CFA (confirmatory factor analysis) and SEM (structural equation modelling) testing.

Table 1: Demographic Profile of Bank Managers

Demographic Features	Frequency	%
Gender		
Male	168	91.81%
Female	15	8.20%
Age of Respondents		
Up to 35 years	22	12.03%
36-45	80	43.72%
46-55	68	37.16%
Over 55 YEARS	13	7.11%
Position Held		
Branch Manager	62	33.88%
Next Senior Manager	121	66.12%
Education		
Graduation	97	53.01%
Post-Graduation	86	46.99%
Length of Service		
2-5 Years	2	2.33%
6-10 Years	20	10.93%

Demographic Features	Frequency	%
11-15 Years	30	16.40%
16-20 Years	45	24.59%
OVER 20 Years	86	47%
TOTAL		183

Data Purification

Principal component analysis (PCA) and Exploratory factor analysis (EFA) were applied to reduce the number of items and to refine the service quality scale. Factor analysis using

principal axis factoring and varimax rotation has been conducted. Items not having factor loadings on any factor (<0.60), with significant loadings on two or more factors and with low communalities (<0.50) were deleted. The values obtained in each round to measure KMO (Stewart, 1981), fall in the group ranging from 0.73 to 0.80. The Bartlett’s Test of Sphericity should be significant (p<0.05) for factor analysis to be suitable (Table 2). The reliability test conducted was Cronbach’s alpha and alpha value >.70 is usually considered good (Nunnally, 1978) Table 5 indicates factor loadings, percentage of variance explained, KMO and Bartlett test of sphericity.

Table 2: Factorial Profile of Relationship Marketing in Case of Banks

Service Quality	Round	Total Variance Explained	KMO	Bartlett	Factors	Items Deleted	Items Retained
	1	51.39%	0.801	708.45	4	1	16
	2	52.81%	0.794	639.98	4	1	15
	3	54.34%	0.794	589.16	4	1	14
	4	56.05%	0.764	432.30	4	1	13
	5	57.86%	0.756	485.65	4	1	12
	6	58.94%	0.730	406.87	4	-	12

The service quality dimension comprised of four factors, viz., Tangibility, Empathy, Timely services and Personalised attention. The factor tangibility emerged with three items that enunciated 4.25 as mean with 16.69 of variance explained and .661 as Cronbach Alpha which reveals that service quality should impart the feeling of tangibility to the customers in order to develop relationship marketing. The second factor named empathy came with mean value 4.21, with 16.29 of variance explained and 0.701 as Cronbach Alpha connoting employees’ behaviour as a means to depict service quality paving way for relationship marketing. The

third factor i.e. timely services expedited 4.25 as mean, 14.30 as variance explained, Cronbach Alpha as 0.677 revealing the importance of timely services for maintaining relationship marketing terms. The fourth and the last factor entitled personalised attention attained mean score of 4.19, 13.57 of variance explained and 0.621 as Cronbach Alpha. Therefore, PCA was run on four factors of service quality. The factors were given self-developed headings, viz., Tangibility, Empathy, Timely services and Personalised attention (Table 3).

Table 3: Descriptive Statistics of Service Quality and Relationship Marketing Construct

Service Quality	Factor No.	Factor-Wise Dimension	Mean Value	Standard Deviation	Factor Loading	Communality	Variance Explained	Cronbach Alpha
	F1	Tangibility	4.25	-	-	-	16.69	0.661
	Sq1	Modern equipments	4.21	0.419	0.789	0.607	-	-
	Sq2	Visual appeal	4.15	0.478	0.727	0.630	-	-
	Sq16	Adequate bank layout	4.40	0.530	0.701	0.570	-	-
	F2	Empathy	4.21	-	-	-	16.29	0.701
	Sq3	Employees dressing sense	4.22	0.547	0.771	0.567	-	-
	Sq9	Helpful employees	4.22	0.522	0.741	0.517	-	-
	Sq15	Courteous employees	4.17	0.528	0.744	0.567	-	-
	F3	Timely Services	4.25	-	-	-	14.30	0.677
	Sq4	Right services for the first time	4.40	0.489	0.747	0.677	-	-
	Sq7	Services on exact time	4.30	0.478	0.606	0.607	-	-

Service Quality	Factor No.	Factor-Wise Dimension	Mean Value	Standard Deviation	Factor Loading	Communality	Variance Explained	Cronbach Alpha
	Sq8	Prompt services	4.07	0.434	0.600	0.531	-	-
	F4	Personalised Attention	4.19				13.57	0.621
	Sq10	Personal attention	4.17	0.397	0.776	0.655	-	-
	Sq11	Reassuring nature	4.11	0.417	0.707	0.678	-	-
	Sq12	Individual attention	4.27	0.490	0.511	0.528	-	-

Footnotes: KMO Value = .0.759; Bartlett’s Test of Sphercity = 670.291, df = 210, Sig. =.000; Extraction Method Principal Component Analysis; Varimax with Kaiser Normalisation; Rotation converged in 3 iterations.

MEASUREMENT ASSESSMENT OF CFA

The CFA model fit with the data was checked and the approximate fit indices, Goodness-of-Fit index (GFI), Adjusted Goodness-of Fit-Index (AGFI), Normal fit index (NFI), Tucker-Lewis fit index (TFI) and Comparative fit index (CFI) of above 0.9 indicate a model fit. For

another approximate fit index, root mean square error of approximation (RMSEA), a value less than 0.08 would signify reasonable model fit. The validity of the CFA models was assessed through convergent and discriminate validity. Confirmatory Factor Analysis (CFA) was performed and Factor Loadings, Composite Reliability and Average variance Extracted (AVE) were examined.

Table 4: Results of CFA Fit Indices in Case of Banks

CONSTRUCT	CMIN/DF	GFI	AGFI	CFI	NFI	TLI	RMSEA
SQ	1.048	0.924	0.939	0.99	0.98	0.997	0.016

First-order CFA was performed on service quality, which consisted of four measured indicators viz., Tangibility, Empathy, Timely services and Personalised attention. This model has been found to have a good fit (Chi-square/df=1.048, RMSEA=.016, GFI=.924, AGFI = 0.939, CFI = 0.99, NFI = 0.98 and TLI = 0.99) (Table 4). As all regression weights are above 0.50, thus it becomes clear that all measured variables are the significant contributors of this construct. Also convergent validity emerged as AVE arrived at 0.47 and Cronbach alpha being 0.73. Moreover, composite reliability is equal to 0.96. Thus, the model has been proved

to be valid and reliable. Out of the four measured indicators, timely services contribute highest toward this construct, as its factor loading is 0.70 (Table 4).

It is the ability to perform the services at an accurate time. Thus, service provider’s ability to provide services in a timely manner is a critical component of service quality. Once customers arrive at the service delivery point, they do not like to wait to receive those services. Excessive waiting in a queue for service delivery can negatively affect customer’s perception of service quality (Houston et al., 1998).

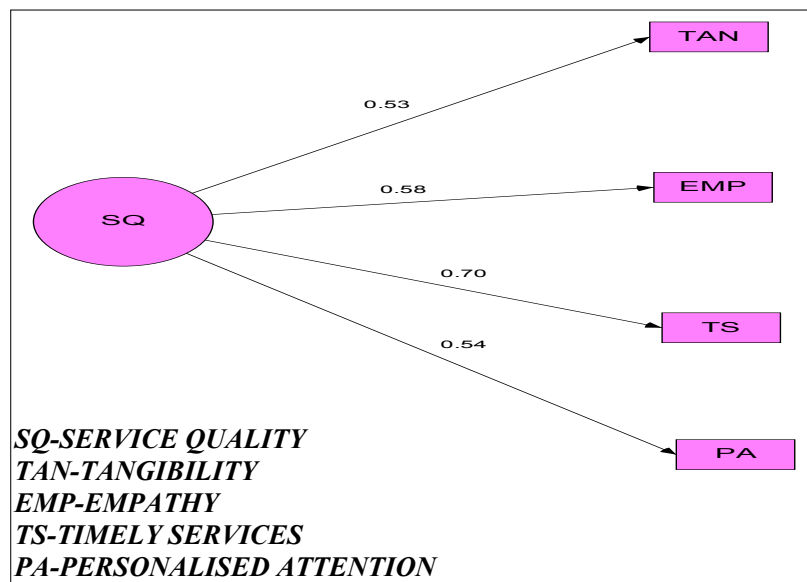


Fig. 1

Further, SEM findings in Table 5 are assessed based on estimated path coefficient “β” values with Critical Ratio (CR equivalent to t-value) and p-value. The standard decision

rules (t-value greater than or equal to 1.96 and $p \leq 0.05$) apply here too. SEM results indicate that MO significantly influences RM ($\beta = 0.86$).

Table 5: Descriptive Statistics of Measurement Models in Case of Banks

CONSTRUCT	SRW's	OVERALL C.R	OVERALL C.A	OVERALL AVE
SERVICE QUALITY		0.99	0.76	0.45
TAN	0.53	-	-	-
EMP	0.58	-	-	-
TS	0.70	-	-	-
PA	0.54	-	-	-

H1: Good service quality leads to effective relationship marketing.

From the SEM results, it was found that relationship marketing (RM) directly and significantly influences business performance ($\beta = 0.68$, $p = 0.002$). Hence, H1 stands accepted.

On the basis of SEM results, the framed hypotheses have been tested and the results showed that:

H1: Relationship marketing comprises five dimensions, namely Service quality, Satisfaction, Trust, Commitment, and Loyalty.

It became evident from the SEM results (Fig. 1 and Table 6) that service quality ($\beta = 0.68$).

Table 6: Results of SEM Model in Case of Banks

Hypotheses	SRW	P-Value	Accepted/Rejected
H1: Good service quality leads to effective relationship marketing.	.68	0.00	Accepted

CONCLUSION AND SUGGESTIONS

Relationship marketing within the banking industry is becoming increasingly important. Survey in the banks revealed that perceived service quality is an important determinant for building bank-SME relationships. Banks perceive that SMEs require information, comprehensive advice, honesty, integrity, consistency, and responsiveness. The study indicates that timely provision of services to SMEs scored the highest rating followed by empathy. Thus, a bank’s ability to provide services in a timely manner is a critical component of service quality. Banks focus on service quality causes SMEs to feel satisfied. Service provider knows very well that one way to achieve long relationships is to ensure that customers are satisfied. The proposition is that dissatisfied customers will defect and the relationship will end. Market-based assets can create value for customers through a positive quality perception, which helps in improving service and trust. Bank conducts regular meeting with SMEs in order to know their future requirements as well as to assess the quality of present services. This would improve the overall service quality of banks. Also, it is assumed by the banks that when their personnel (at all levels) are market-oriented, activities focus

upon the creation of quality services through deployment of both intellectual and relational market-based assets. Service quality is considered an outcome of the successful application of market assets. Further, the value that service quality creates for all stakeholders establishes it as an effective competitive advantage.

Hence, bank managers should consider their employees’ views and perceptions as an important source of information, which consequently influence their ability and willingness to perform beyond expectations in achieving organisation’s targets. In this sense, employees are similar to the ultimate customers and thus, their satisfaction and intention to stay are also critical. Therefore, banks perceive that satisfied and motivated employees are fundamental to the delivery of efficient services to corporate customers.

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