CHAPTER II

REVIEW OF LITERATURE

Introduction

Previous chapter provides depth information about relationship marketing concepts, background of the study, need for the study, statement of the problem, objectives of the study, hypothesis of the study and an overview of the research work. The objective of this chapter is to present a brief review for selected research work on relationship marketing and its determinants. A literature review includes the current knowledge including substantive findings, as well as theoretical and methodological contributions to a particular topic. The following are the previous studies selected for review which are related closely to the concept under study.

Relationship marketing determinants

Byron Sharp, et al., (2000) outlined an overall approach for tracking service and relationship quality. The conventional attitude-based approach relies on assumptions about the link between evaluations of service quality and subsequent behaviour which are not supported by the substantive body of research findings about buyer behaviour. The attitude-based approach also requires inferences to be made concerning aspects of service provision determinants of the attitudes. Unfortunately the traditional approach is still widely practiced in commercial marketing research, as well as practiced and taught in Universities. Therefore, it is explained a different approach which looks directly at by using descriptive non-attitudinal measures and
seeks to relate these to observed buying behaviours of interest. The approach has been trialed across a number of service categories and markets with promising results.

Foster and Cadogan (2000) examined how customer’s loyalty is influenced by their relationship with firm at two different levels; specific relationship between customers with the sales person; and the overall relationship customers share with the firm. Mail survey for business customers of a large New Zealand office products firm was undertaken for the purpose of data collection. Only those customers were considered for the study that had interaction with company sales personnel during the month prior to the survey. The results of the study showed that the relationships that customers experience with sales people play a vital role in ensuring their long term relationship with the firm. In this study, relationships at both the levels were found to impact positively on the probability of customers exhibiting behavioral loyalty.

Prem, et al., (2000) studied the influence of quality relationship. In the service firms, better understand customers interactions personnel contact, physical environment and customer friendly environment influence the relationship quality. However trust, satisfaction and loyalty are consequents of relationship quality.

Jaskaransingh Dhillon et al., (2003) examined the relationship marketing and service quality of public and private sector banking services. Credibility, access, communication, understanding the customer, tangible, reliability, responsiveness, competence, courtesy and security are the variables considered for this study. Data are collected from the respondents of public sector banks and private sector banks. It is found that the private sector banks are doing fairly well in credibility, access, communication, understanding the consumer, tangible, reliability, responsiveness,
competence and courtesy. The only parameter in which the public sector banks are leading is security. Public sector banks still commands the trust of the customers and they believe that the public sector banks are more secure for their money.

Liang and Wang (2005) developed and empirically tested a conceptual model in order to examine the connection between relationship bonding tactics, customer satisfaction, trust/commitment and customer behavioral loyalty in a relationship marketing system financial services industry in Taiwan is considered for this should. The study is based on data collected from customers of different department of the selected bank viz. 396 from the loans department, 431 from the deposits department and 216 from the credit cards department. First, confirmatory factor analysis (CFA) was performed to evaluate the construct validity regarding convergent and discriminate validity. In the second stage, path analysis was performed to test the research hypotheses empirically. The study’s findings suggested that financial products with different product attributes will benefit the most from individual types and levels of relationship investment that can be applied directly to each product.

Ndubisi (2007) investigated the impact of relationship marketing strategy on customer loyalty taking evidence from Malaysian banking industry. For data collection, systematic quasi-random sampling was used selected every second customer to enter the bank on each day of the survey, starting with the first to come through the doors of selected bank at start of business at 9.30 am. A questionnaire derived from previous studies was completed by 220 bank customers in Malaysia. Multiple regression analysis was employed to assess the impact of four key constructs of relationship marketing (trust, commitment, communication and conflict handling)
on customer loyalty. This study has confirmed that measurement of the understanding of relationship marketing can predict customer loyalty, in the Malaysian banking sector.

Chakrabarty, et al., (2008) conducted a national survey of firms that participated in outsourcing relationships and service quality and relationship quality were found to be significantly and positively related to each other and both had a significant impact on user satisfaction. However, the intricacies of the causal effects between the two autonomous constructs, service quality and relationship quality are a source of interest. In post-analysis theory building, they give a conceptual model that proposes that the positive causal effect of service quality on relationship quality would be positively moderated by the client orientation and promotion effectiveness of the vendor, while the positive causal effect of relationship quality on service quality would be mediated by the project management effectiveness. Hence, they comprised of two related parts: first an empirical study and secondly developing a theory and conceptual model that delivered into the causalities involved in service quality, relationship quality and the role of internet technologies and collaboration tools.

Prasad and Aryasri (2008) investigated the influence of relationship marketing variables viz. trust, commitment, communication, empathy and conflict handling attitudinal outcomes like relationship quality and behavioral outcomes like customer loyalty in the context of Indian food retailing. This study also examined the impact of relationship quality on customer loyalty. The primary data were collected from 300 food retail customers from various food retail outlets using structured and non-
disguised questionnaire with mall intercept method. Various statistical tools viz. mean, standard deviation, correlations and regressions are employed to examine the impact of each attribute on relationship quality and loyalty. This study revealed that focusing on trust, commitment, communication and empathy, modern retail outlets likely to foster quality relationships and retain customer loyalty. It was also observed that commitment and trust drive relationship quality and customer loyalty more than any other variable.

Vieira, et al. (2008) reviewed a literature and research on relationship quality. Their study provided a systematization of the current knowledge on relationship quality and offered suggestions for future research. Specifically, it is reviewed and synthesized existing research on relationship quality and argues for a framework in which trust, satisfaction, and commitment are the three key dimensions of RQ, while mutual goals, communication, domain expertise, and relational value should be seen as core determinants which, in future models, may be augmented by context specific influences.

Hazra et al. (2009) examined the strength of association between customer loyalty, customer commitment and customer trust. In order to understand the perceptual difference between service quality between public and private sector bank, exploratory study was considered. Purposive sampling method is used to collect the data from 300 respondents. They are belonged to five public sector and three private sector banks are considered. The data are analyzed using within multiple regression analysis and analysis of variance. The results revealed that customers value four dimensions of perceived service quality assurance-empathy, tangibles, security and
reliability with assurance-empathy. This study is showed that in case of private sector banks, enhancements in reliability make differences in customer commitment and willingness to pay, whereas enhancements in security make differences in loyalty to a company for the public sector banks.

Ndubisi, et al., (2009) made an attempt to establish and test the relationship between various dimensions of relationship marketing viz competence, communication and conflict handling and customer satisfaction and customer loyalty. A field survey of bank customers in Malaysia was conducted using a structured questionnaire. The analysis was based on usable responses collected from 217 respondents. The data were analyzed to find out the key dimensions of relationship marketing. The dimensions were applied in the subsequent hierarchical multiple regression analysis is conducted to determine the relationship between the relationship marketing dimensions (competence, communication and conflict handling), customer satisfaction and customer loyalty. The results of the data analysis showed that the higher the level of communication and conflict handling, the greater the level of customer satisfaction. Competence is showed that there is no significant direct relationship with customer satisfaction. Furthermore, this study confirmed that customer loyalty depends largely on customer satisfaction with the bank.

Hanaa Osman, et al., (2009) explored relationship between transactional marketing approach and customer loyalty in a hotel brand. They provide a review of the paradigm shift from transactional marketing to relationship marketing, in the services marketing literature. The inductive research used a qualitative approach, with multiple techniques including non-participant observation in several hotels; in-depth
interviews with hotel managers; and telephone interviews with hotel customers in the UK. The findings suggest that a transactional approach to marketing can be an effective strategy for hotels, which target niche segments with highly differentiated offers at competitive prices. It is found that this approach can create significant customer loyalty. The case study approach and focused sample mean that attempts to generalize the findings should be taken with care. Furthermore, this study does not attempt to measure the effectiveness of transactional marketing on customer loyalty. It is reported that the findings from a qualitative study carried out to explore marketing practices in a small sample of hotels.

Sun (2010) investigated the quality of certain attributes of e-commerce systems such as information quality, system quality and service quality they stated that leverage is to enhance business benefits and it is indicated by customer commitment and customer retention. It is argued that relationship quality, a concept encapsulating trust and satisfaction. It is crucial for transferring attributes of e-commerce systems into business benefits. A research model of relationship quality in e-commerce was built, drawing upon information systems and marketing literature. This model was then examined using a survey of 140 online auction sellers at pid.com. The empirical results confirmed the research model, information quality, system quality, and service quality affect relationship quality significantly. Relationship quality has significant impact on customer commitment and customer retention.

Prabha Ramseook-Munhurrun, et al., (2010) obtained a better understanding of the extent to which service quality is delivered within the Mauritian public service
by drawing on front-line employees (FLE) and customer perceptions of service quality. The paper investigates how closely customer expectations of service and FLE perceptions of customer expectations match. SERVQUAL is used to measure service quality amongst FLE and customers in a major public sector department in Mauritius. The survey captures customers’ expectations of an excellent public service and compares these with their perceptions of the service delivered by a particular public service department in Mauritius. The paper also reports on a parallel SERVQUAL survey of FLE to examine how well they understand their customers’ expectations and how well its internal processes support the delivery of top quality public services. The findings reveal that while there is a significant shortfall in meeting customer expectations, the FLE appears to have a good understanding of what these expectations actually are. The FLE should focus on those dimensions which receive lowest ratings and attributes with high gap scores. This research adds to the body of knowledge relating to public service quality management. It will also be of interest to strategic and operational public service managers and to academics investigating the reliability and value of service quality assessment tools. It addresses key relationships between service dimensions and service quality within the Mauritian public service.

Hamadi (2010) demonstrated that existence of a causal relationship between perceived quality, satisfaction and commitment in the context of online banking. It is found that the perceived quality is heavy influenced the commitment of customers.

Alrubaiiee and Nazer (2010) examined the impact of various demographic variables namely sex, education and income in association with relationship marketing on customer loyalty in Amman, Jordon. The study was done on 450 bank
customers using convenience sampling and the data collected using structured questionnaire. Two step statistical analyses was done and Factor analysis was performed to extract the underlying factors of relationship marketing and then multiple regression analysis was performed to elucidate relationship between relationship marketing and customer loyalty and to examine the impact of demographic variables on relationship marketing and customer loyalty relationship. This study argued that the measurement of relationship marketing variables can predict customer loyalty very well in the case of Jordanian banking customers. At the same time, it was observed that both sex and income has significant influence on relationship marketing and customer loyalty relationship.

Nalin Abeysekera (2010) examined the commitment-trust dimension of the relationship marketing paradigm in Sri Lankan’s corporate banking sector. Random sample method has been used with questionnaire. The findings show that the marketing strategy and a long-term marketing orientation were positively correlated with customer commitment and trust. And To continue to be successful in the corporate sector, banks must invest in the long-term relationship marketing activities.

Bricci, et al., (2010) investigation is to demonstrate the main effects of trust, commitment and customer satisfaction on loyalty with a sample of customers from the distribution sector in Portugal. The results showed that trust has a positive and direct effect on commitment, also trust has a positive and direct effect on satisfaction, commitment has a positive and direct effect on loyalty and satisfaction has a positive and direct effect on loyalty, thus it’s important for this companies the improvement of
responsibility, development of team skills, empowering employees and the company in a sense to fulfil commitments and performing the co-creation of value.

Maznah Wan Omar and Mohd Noor Mohd Ali (2010) examined the brand loyalty and relationship marketing among banking consumers particularly in the Islamic banking system in Malaysia. Relationship marketing is not more than just getting the customers but, it is also how to maintain the existing customers as much as possible. There are important dimensions that supported the strength of relationship marketing that can lead to brand loyalty. The data are acquired from there Bank Islam business premises in Pulau Pinang, Kedah and Perlis which represent the northern states of Peninsular Malaysia. Various tools are used to analyze the data such as test of differences, reliability analysis, factor analysis and multiple regression analysis. The relationship marketing is determined through three dimensions, which is customer trust on Bank Islam Staff, Bank Islam Staff commitment during the service delivery and the communication skills among staff can have the influence on brand loyalty among Bank Islam customers.

Mohammad Taleghani, et al., (2011) investigated the impact of relationship marketing underpinnings (namely trust, commitment, communication, conflict handling, bonding, shared values, empathy, and reciprocity) on customer loyalty in the banking industry. A survey was conducted, collecting data through a questionnaire containing 34 items that was completed by 384 randomly selected bank customers and multiple regression analysis was used for data analysis. The results revealed that the all underpinnings of relationship marketing were directly associated with customer loyalty and they had a significant effect on it. Therefore it is reasonable to conclude
that customer loyalty can be created, reinforced and retained by marketing plans aimed at building trust, demonstrating commitment to service, communicating with customers in a timely, reliable and proactive fashion, handling conflict efficiently, paying attention to shared values, improving the empathetic and reciprocal abilities of the salespeople, and developing strong bonds between buyers and sellers.

Rahab and Supadi (2012) examined that (1) effect of economics, resources and social content on customer’s satisfaction and trust, (2) effect of satisfaction and trust on relationship commitment. This study is quantitative research. The data was collected through surveys. Unit of analysis is Small and Medium Enterprises (SMEs) in Central Java. Sampling techniques is convenience sampling. The number of samples to be taken as many as 149 SMEs. The result show economics and social content plays an important role in delivering on customer satisfaction and trust. Resources content only effect on customer satisfaction but not for trust. Trust and satisfaction effect on customer relationship commitment. These findings provide a theoretical justification of the role of economic content, resource content and social content to increase customer satisfaction.

Seyed Ali rezaMosavi and Mahnoosh Ghaedi (2012) examined the effects of customer satisfaction, complaint handling and shared value on relationship marketing and test the effects of trust on customer loyalty, commitment and repurchase intention. To achieve this objective, data were collected through survey using a structured questionnaire administered to the general public. The only condition for the inclusion of respondents was that they must have purchased an apple mobile phone before. The survey was posted on a website in Iran from June to August, 2011. A total
of 538 usable responses were collected. Confirmatory factor analysis was conducted to examine the reliability and validity of the measurement model, and the structural equation modelling technique was used to test the research model. The results confirm that trust most influenced by customer satisfaction (47%), complaint handling (30%) and shared value (22%). Besides, findings imply that the most impacts of trust are on customer loyalty (51%), commitment (38%) and repurchase intention (29%). Future researchers attempting to replicate and extend these findings may wish to collaborate with companies marketing products and services and track customers’ actual behaviors. This would be an excellent way to validate the current model of relationship marketing, particularly that involving customer loyalty, trust, repurchase intentions and customer satisfaction.

Shams Ur Rehman and Aamer Shareef (2012) provided a relationship Track that will help marketers to create and maintain strong relationships in consumer markets of developing nations like Pakistan. Data were collected through administered questionnaire which were filled from 380 respondents of the universities students in cities of Islamabad and Peshawar of Pakistan. Trust was found as non-significant on relationship value. The findings also suggest that commitment have positive impact on relationship value. Managers can easily increase and maintain relationship with their customers by following the proved hypothesis in a developing country like Pakistan. It will also help them choose the right relationship marketing strategy to gain the positive results.

Hind Benouakrim and Fatima Kandoussi (2013) explained the relationship marketing concept and its main components that have a direct or indirect impact on
any relational approach. Firstly, we will display various definitions given to Relationship Marketing. Secondly, we will show relational strategies considered as mediating variables in relational exchange. We will focus mainly on the variables of commitment, trust, satisfaction and relationship quality. Finally, we will demonstrate the consequences of these relational mediating variables on future behavior: seller’s performance, loyalty, word-of-mouth communication and cooperation, taking into account the importance given to the context of exchange.

Azamhaghkhah Abu Bakar, et al., (2013) Investigate the different factors, which influence commitment and customer loyalty on B2B context. The following paper explains the relationship between commitment and customer loyalty by investigating relevant theories and past studies. This paper uncovers that the literature proffer a affluent, yet fragmented, photograph of which variable or key success factor is, and how it can be increased and profitable to customer loyalty in automotive industry. The outcomes must lead management with the ability to map out a typology of loyalty using the available composite measures of loyalty, purchase intentions and attitudinal loyalty. The classification system can be useful to industrial customers as they try to increase their loyalty.

KhaledAlkilani, et al., (2013) evaluated the inter-relationships among the experiential marketing, customer satisfaction and customer commitment in the context of the social networks users in Malaysia. A total of six hypotheses will be tested. A descriptive research will be carried out to address the research objective. Judgemental sampling technique and the distribution of a total 350 sets of questionnaire in the form of self-administered survey among the social networks users will be selected as part
of the research methodology. The statistical data will be analyzed by SPSS software version 20. Both simple and multiple regression analyses will be used to verify the six proposed hypotheses. The findings concluded that only sense and feel experiences are positively related to the customer satisfaction as well as customer satisfaction is positively related to the customer commitment.

KunalGaurav and Kaleem Mohammad Khan (2013) stated that the growing number of firms offering wide range of choices across the industry made today’s market more competitive than ever before. Because of globalization and liberalization, the entry of multinationals encouraged firms to move from seller’s driven marketing to buyers’ driven marketing approach. Hence, relationship Marketing has emerged as one of the most powerful marketing tools to cultivate customer loyalty, interaction and long-term engagement. At the same time, research has also revealed that the customers always desire for high quality service irrespective of the kind of the service.

Mohamad Rizan, et al., (2014) examined the relationship marketing in the banking sector, on the other hand, offers the establishment of strong relationships and stable partnerships between the bank and its customer in order to maximize the pursuit of the interests of all aspects of the relationship. This paper examined the nature of linkages between relationship marketing and customer loyalty by using customer satisfaction and customer trust as the intervening variables. It investigated the customer perception on customer satisfaction’s characteristics and confidence in exchange partner's reliability and integrity as the mediating factors to build their trust on the banking services. The researchers employed 150 respondents of private
banking as the sample. This paper used Structural Equation Modeling (SEM) to analysis the relationship. The results revealed that the relationship marketing tactics affected customer loyalty significantly through customer trust and customer satisfaction. It explicitly demonstrates that the banks have undertaken an organization-wide strategy to manage and nurture their interaction with clients and sales prospects as the base for their customer loyalty.

Nischay, et al., (2015) investigated the cause and effect of relationship marketing and between the Customer Trust, Customer Loyalty, & re-purchase intention where the role of Perceived CSR had to be checked. The data were collected from various demographic populations in India through self-made and modified questionnaire. Two constructs were adapted from prior conducted studies which were modified according to making them fit for the current study. Collected data from various demographics were analyzed using Croanbach’s alpha reliability and Factor analysis test using IBM SPSS 21. Hierarchical regression was employed to know the moderation effect of perceived CSR among Customer trust, customer loyalty and repurchase intention. The results of Hierarchical regression reveal the significant relationship between Customer trust and Re-purchase intention, but when perceived CSR is used as moderator between customer trust and customer loyalty so the relationship become stronger. The results of the current study also revel the strong positive relationship between Customer trust and re-purchase intention, but when perceived CSR is used as moderator the relationship between customer trust and re-purchase intention become stronger. The result shows that the relationship marketing have the strong and positive relationship between customer loyalty and re-purchase
intention and it was found positive, but when perceived CSR is used as moderate or the relationship become again stronger.

Terezasonkova and Monika Grabowska (2015) concerned with choosing a best way for customers’ engagement, specially we compare pros and cons of transactional and relationship marketing and provide relevant insights by analysis of data provided by 100 senior-level marketers working on the global market. Firstly, we have outline the essence of transactional and relationship marketing by putting them in contrast. Afterwards, we present analysis of the study, results of which clearly indicate the growing role of the relationship marketing. Further on, historic overview of the evolution of marketing is provided so that the reader learns the context. It is followed by the description of the expanded marketing mix, which consists of seven elements – product, price, place, promotion, customer service, processes and people. The process of the proper implementation of relationship marketing strategy is then provided as a guideline for successful relationship marketing results. Finally, concrete examples of relationship marketing activities are given to support the theoretical description of relationship marketing.

Sundaramoorthy and Sachithanantham (2016) identified the most influenced factor on relationship marketing in public and private banking sector. Systematic random sampling technique is adopted for this study. 468 sample respondents are selected based on the simple random sampling techniques. Among the 468 responses, the elimination cases with missing data resulted in 415 completed schedules. The sample 415 is considered this research. Descriptive statistics and regression analysis are used for this study. The result shows that bonding, trust, commitment,
communication, customer satisfaction is significantly influenced on relationship value. However, customer bonding is the most predictor of relationship value among the customers towards the banks.

**Customer Satisfaction**

Ram and Hyunk Shik Jung (1991) examined the influence of product usage on consumer satisfaction in the context of consumer durables. Three dimensions of product usage were learned (usage frequency, usage function and usage situation). Questionnaire was used as tool to gather data from 1500 households in United States. Systematic random sampling method was applied to gather data.

Five consumer durables are video cassette recorder, personal computers, microwave oven, camera and food processor. The dependent variable was satisfaction and the independent variables were performance disconfirmation, frequency disconfirmation and situation disconfirmation. Regression analysis was tested, both on a product wise basis and on an aggregate basis. The outcomes imply that product usage influences satisfaction. It is possible that the level of consumer satisfaction may also influence the extent of product usage. The specific dimensions of usage disconfirmation which affected satisfaction varied by the product.

Jose Bloemer and Jos Lemmink (1992) learned the positive effects of customer satisfaction on customer loyalty. The case of an automobile dealer network was reviewed. Three different types of customer satisfaction were differentiated: (a) satisfaction with the car; (b) satisfaction with the sales service and (c) satisfaction with the after sales service. It was expected that all three types of satisfaction would
have an influence on brand loyalty as well as on dealer loyalty. More particularly, it was awaited that satisfaction with the car would be the major determinant of brand loyalty and that satisfaction with the service (sales and after sales service) would be the major determinant of dealer loyalty. Also addition to that, a study of the literature showed that dealer loyalty may also significantly influence brand loyalty. In the empirical part of the study, customers (n=416) of various different automobile dealers of the same were asked to fill in a mailed questionnaire. The three different types of customer satisfaction and the intention to buy the same brand of car again, as well as the intention to buy from the same dealer again were measured. The customers were also asked why they would buy the same brand or from the same dealer. In general, the analyses of the results revealed that customer satisfaction with the car and dealer loyalty are the major determinants of brand loyalty; customer satisfaction with the sales service and with the after sale service are the major determinants of dealer loyalty and dealer loyalty is an intervening variable in the relation between satisfaction and brand loyalty. Furthermore, it was found that the strength of the relationship between different types of satisfaction and loyalty indicators differs markedly between various market segments (private/business use of car and new/used car buyers). Several marketing implications are presented. A distinction may be made between the implications for the manufacturer of the physical product and the automobile dealer rendering the service.

Eugene Aderson et al., (1994) discussed how expectations, quality and price can affect customer satisfaction and how customer satisfaction would affect profitability. Hypotheses were tested using a national consumer satisfaction index and
traditional accounting measure of economic returns, such as return on investment. The findings showed that economic returns from improving customer satisfaction are immediately realized. It also provides a preliminary indication of trade offers between customer satisfaction and market share goods. Customers’ satisfaction actually may fall as market share increases. With quality and expectation increasing them is a positive effect on customer satisfaction in the long run, but increasing expectation may have a negative impact in the short run.

Michael Johan et al., (1995) developed a satisfaction model with consumer satisfaction is a function of customers’ expectations, perception of performance and prior satisfaction. They constructed six alternative systems of equations. Expectations are modelled as explorative, adaptive or rational. Satisfaction was designed as a function either of performance and expectations or of performance, expectations, and lagged satisfaction.

A three stage least square algorithm is used to find the models because of simultaneity and expected correlation between the expectation and satisfaction equations. The analysis used market level expectation, performance and satisfaction Indices accessible from the band. Expectations were measured first by asking consumers how well they have expected about the product, two measures are then gathered for operationalized performance: a rating of how the product was carried out. Investigations show that in any given period, satisfaction is positively influenced by both performance and expectations. Performance effects reflect the impact of recent experience with the product, while expectations effects reflect the impact of past
performance information on satisfaction. Finally it shows there is a significant carryover effect for customer satisfaction from period to period.

Richard Spreng et al., (1996) constructed the model and tested that feelings of satisfaction arise when consumers relate their perceptions of the performance of a product or service to both their wishes and expectations. Conceptual model was framed with desires, perceived performance, expectations, desires congruency, expectations congruency, attribute satisfaction, information satisfaction, and overall satisfaction. A total of 219 samples were picked up. Structural equation modeling was used to test the relationship. Their investigations show that expectations congruency and desires congruency mediate the impact of expectations, desires and performance on attribute, information and overall satisfaction; attribute satisfaction and information satisfaction mediate the effect of expectations congruency and desires congruency on overall satisfaction and the direct effect of performance on overall satisfaction observed.

Eugene Anderson et al., (1997) investigated whether any conditions or under which there are trade-off between customer satisfaction and productivity. The empirical work employs a database matching customer based measures of firm performance with traditional measures of business performance, such as productivity and return on investment. The central feature of this database is the set of customer satisfaction indices provided by the Swedish customer satisfaction barometer. The Swedish customer satisfaction barometer provides a uniform set of comparable customer based firm performance measures and offers a unique opportunity to test the study's hypotheses. The findings indicate that the association between changes in
customer satisfaction and changes in productivity is positive for goods, but negative for services. In addition, while both customer satisfaction and productivity are positively associated with return on investment for goods and services, the interaction between the two is positive for goods but significantly less for services.

Magnus Soderlund and Mats Vilgon (1999) explored the links between customer satisfactions, re-purchase intentions, purchase behavior, and customer profitability with empirical data on attitudes, behavior and profitability at the customer level of analysis. Purchase behavior and profitability data, derived from the accounting system of a firm, are matched with the responses of the firm’s customers to survey questions distributed prior to the behavior and profitability outcomes. The analysis reveals a strong link between customer behavior and customer profitability, while modest links exist between re-purchase intentions and subsequent behavior. Only a weak and non-significant direct link can be observed between customer satisfaction and customer profitability.

Bahia and Nantel (2000) developed a specific scale for measuring perceived quality in retail banking. The bank service quality model is an extension of the original ten dimension model of Parasuraman, et al., (1985). They identified the important service factors in the banking sector that influence customer satisfaction. They are diversified services, flexible business transaction hours, accessibility of bank location, installation of web system, professional training to their employees, customers complaint system and performance based appraisal system to enrich their services to their customers.
Walfried, et al., (2000) examined the effect of service quality on customer satisfaction of international private banks. This study alternately applies the models of two major service quality constructs 12 Technical and functional quality. The variables are service quality, satisfaction performance and communication. Customer names were randomly chosen from the bank’s overall customer list and a stratified random sampling technique used to represent from distinct geographic area. It is found that service quality has the significant effect on customer satisfaction. The study found that the importance of service managers as they strive to identify efficient and effective approaches for improving quality.

Antreas Althanassopoulos et al., (2001) aimed with the effect of customer satisfaction on the behavioral responses of customers and found the antecedents of customer loyalty. Researchers aimed at actual behavioral responses rather than behavioral intentions. The study was tested on a sample of 793 individual customers of commercial retail banks. Convenient sampling method was applied. They measured variables like employee competence (five items), reliability (five items), product innovation (four items), pricing (three items), physical evidence (five items), convenience (three items) and word of communication (three items). By adopting structural equation regression model, the relationship between customer satisfaction and behavioural responses was developed. The outcomes bear up the notion of direct effects of customer satisfaction on three criterion variables (decision to stay with the existing service provider, engagement in word of communications and intention to switch service providers). They also suggest considering further
augmenting the offered model by including additional consumers actual behaviors such as loyalty, communicating to internal employees and paying more.

Jochenwirtz and Anna Mattila (2001) learned under what conditions there is a relationship between satisfaction and performance. They measured two types of performance measures: objective and subjective measures and also investigated additional contribution of a need congruency standard in explaining the relation between satisfaction and perceived performance. Variables studied were performance manipulation, expectations manipulation, needs manipulation, objective performance, subjective performance, expected performance, needed performance, disconfirmation of expectation, needs congruency and satisfaction. The participant pool was composed of 115 MBA students. To test the hypotheses, a 2x2x2 (performance x expectation x needs) factorial model was used with two types of perceived performance measures. The findings explained that the observed direct link from perceived performance to overall satisfaction diminishes when more objective perceived performance indicators replaced the generally used value laden measures. Desire congruency was identified to contribute independently to satisfaction over and above a disconfirmation of expectation standard. Finally the direct performance satisfaction link becomes insufficient when the modeling of the satisfaction process is made better.

Enrique Bigne, et al., (2003) investigated the casual relationship of it perceived quality and satisfaction in the particular case of multi service organizations. Survey is made in the study centers of two publicly-owned multi service organizations: hospitals and universities. The five dimensions of perceived service quality are tangibility, reliability, responsiveness, confidence and empathy. The
perceived overall quality of all the public services considered is determined fundamentally by the perceived quality of the core service. The perceived service quality of the core service is observed to be the most important factor in the formation of the satisfaction of the multi service organizations.

Maddern, et al., (2003) reported the drivers of customer satisfaction in a large UK Bank. They construct five key variables namely customer satisfaction, functional service quality, technical service quality, staff satisfaction and business process management. The findings confirm the significance of staff satisfaction and service quality. It is suggested by the service profit chain literature, but dispute that this comprises a simple linear relationship. The findings also question the pre-eminence afforded to the soft elements of the service encounter suggested by much of the Services Marketing literature. A five year study of the relationship between customer satisfaction and the technical and functional aspects of service quality suggests that technical service quality plays a critical role in determining customer satisfaction. Further analysis identifies Business Processes Management as a significant driver of technical service quality.

Linxizhou (2004) examined the determinant of consumer satisfaction and subsequent behavioral intentions associated with banking services in mainland china. Convenience sampling is used to collect the data from the customer of bank. The 22-item performance and expectation scale of service quality is adopted. It is found that reliability, assurance factors are most important and the empathy, responsiveness and tangibility are less important dimensions of service quality.
Christian et al., (2005) reviewed the role of customer satisfaction in influencing the impact of the magnitude of the price raising and the perceived fairness of the motive for the price raising. Their research aimed on the central question of how consumer satisfaction and the perceived motive behind a price increase affect customer reaction to price increase. They examined three issues, first does customer satisfaction weaken the negative relationship between the magnitude of a price increase and customer’s repurchase intention after the price increase and if so, how far does it attenuate this relationship? Second, they investigated the interplay between the perceived motive fairness and customer satisfaction in the context of a price increase; third they reviewed whether satisfaction directly influences the level of perceived motive fairness. They followed the suggestion of Anderson (1996) to treat experimental studies to test the relationship between satisfaction and cost-related constructs. The sample includes 80 students from a variety of majors at a major German university. The finding shows that as satisfaction rises, the negative impact of the magnitude of a price increase is weakened. Moreover, the study concludes that satisfaction moderate the impact of perceived motive fairness. Finally the level of satisfaction can affect the valence of the perceived motives in response to price rise.

Debra Grace (2005) argued the conceptualization of consumer disposition towards satisfaction. He developed a theoretical measurement scale for consumer disposition towards satisfaction. Three stages were adopted for scale development. Stage one is idea generation and has a data of 75 expert judges and provides proof for face validity and content validity. Purification occurred on stage two from two sets of
data, one from 294 students and the other from 312 consumers. In stage three
validations was tested from four set of respondents. As such, data gives proof for face,
content, criterion related, discriminant and convergent validity, dimensionality,
reliability and generalizability of the scale.

Kathleen Seiders et al., (2005) reviewed the relationship between satisfaction
and repurchase behavior. They designed a conceptual framework that proposes
satisfaction and customer, relational and market place characteristics as antecedents to
repurchase intentions and behavior. Involvement, household income, satisfaction,
relationship age, convenience, competitive intensity, repurchase intentions, re-
purchase visits, re-purchase spending and participation were measured. Data were
gathered from 669 respondents through random sampling by effective questionnaire.
Correlation and regression analyses were utilized to test the model. The outcomes
have revealed that the linkage between customer satisfaction and re-purchase behavior
is contingent on the moderating effects of convenience, competitive intensity,
customer involvement and household income. The conceptual framework and
findings strengthen the importance of moderating influences and offered new sights.

Rodoula Tsiotsou (2005) examined the influences of consumer values,
perceived product quality and overall satisfaction on purchase intentions. In additional
to that, the direct and indirect effects of values and involvement on purchase intentions
were examined. He designed the model and tested an exploratory investigation. The
study used the survey questionnaire and used sport shoes as the product to be
 researched. Simple random sampling method was applied to collect information.
The questionnaire has four parts, part I measured values, part II consisted a battery of
questions related to perceived product quality, overall satisfaction and purchase intentions, part III measured involvement with sport shoes and part IV collected demographic data. Casual modeling procedures were utilized to check the model fit and evaluate the model co-efficient. Five hypotheses were tested and four of them were confirmed by the data. Perceived quality had a direct and indirect effect on purchase intention, overall satisfaction had a direct effect on purchase intentions and the involvement had an indirect effect on purchase intentions through overall satisfaction and perceived quality. Hence, consumer involvement, overall satisfaction and perceived product quality can be utilized as predictive of purchase intentions.

Zhilin yang and Robin Peterson (2005) investigated the moderating effects of switching prices on customer loyalty via both satisfaction and perceived value measures. They aimed at inter-relationships among customer satisfaction, perceived value and customer loyalty and also inferred the effects of switching prices. Two types of control variables were applied: demographic and usage. A web based survey was utilized to collect data from randomly chosen 235 respondents. Exploratory factor analysis and confirmatory factor analysis were adopted to test the model. Simultaneously maximum-likelihood estimation procedures were used to examine the hypothesized relationship among perceived value, satisfaction and customer loyalty. The inventions probe that customer loyalty can be developed by improving customer satisfaction and by proposing high product/service value and also recognized perceived value is another driver of customer loyalty and also significantly affects customer satisfaction.
David Bamford, et al., (2005) examined the effectiveness of internal processes of service quality recovery for an international airline and to compare with another airline. It assessed the organizations process of service recovery with respect to the main causes of service failure, to achieve customer satisfaction and internal improvement. It is found that service quality excellence can only be achieved through employee satisfaction, commitment and loyalty as a result of senior management commitment, focus and drive.

Santha Vaithilingam, et al., (2006) empirically examined the impact of key factors such as infrastructure, intellectual capital, institutions, integrity, interaction and innovation on the soundness of the banks in developed, developing and under-developed countries. The study is conducted for the year 2004. The empirical results showed the developments of the infrastructure intellectual capital, institutions, integrity, interaction and innovation in developing and underdeveloped countries were significantly lower than that in developed countries. This study also showed that well developed institutions, good integrity system and high innovative capacity are contributed positively to the soundness of the banks.

Girish Taneja and Neeraj Kaushik (2007) evaluated consumer’s preference and satisfaction towards multi brand retail outlets. A descriptive study was experimented. Judgmental sampling method was applied to collect the data from 195 respondents through a well-structured questionnaire which had a list of 16 statements. The data were recognized by factor analysis, discriminant analysis, ANOVA and F-test.
Factor analysis indicates that the five factors which affect satisfaction are responsiveness, discounts and physical proof, core services, tangibility and promotional activity. Discriminant analysis revealed that tangibility is the dominating factor among others.

Goutam Chakraborty, et al., (2007) recognized the drivers influencing customer satisfaction in a business to business context. They conducted six in-depth interviews with customers of sponsoring firm as well as four in depth interviews with several managers from different functional areas of the sponsoring firm to develop the list of issues (reliability of the product, adherence to delivery schedule, technical specification, breadth of product line, competitive cost, credit policy, return policy and warranty coverage) that customers may assume important for determining satisfaction. A survey based field study was conducted at 1068 business customers of manufacturers of hydraulic and pneumatic equipment. Random sampling method was applied. Buyers and users suggested their perceptions, satisfactions with a supplier’s product related services. Exploratory factor analysis and confirmatory factor analysis were treated to make sure dimensionality and regression analyses were used to determine influence of satisfaction. The results indicate that product related information and commercial aspects differed, based on buyer’s functional areas. The reliability driver developed as most important regardless of the functional association of respondents.

Purothit, et al., (2007) examined the perception and satisfaction level of the consumers about the different services of the public sector commercial banks. Data are collected from the consumer to measure the perception and satisfaction level. The
five service quality dimensions namely tangibility, assurance, reliability, responsiveness, and empathy relating to the services of banking institutions and consumer satisfaction with these services were administered. It is found that the perception of the consumers on different banks may differ due to the behavior of the individual employees (or) officers.

Biserka Novakovic Rajicic and Maja Ciric (2008) stated that it is harder for service companies to establish standard service quality corresponding needs and expectations of consumers than the production companies due to specific character of services. Consumers also have difficulties to evaluate the quality of services. They indicated that the need of the company to understand the idea of the service quality and dimensions. Also, it implies the ways to measure the service quality and the reasons. They emphasize the importance of service quality in accomplishing customer satisfaction and consequently profitable operation of companies.

Martin Reimann, et al., (2008) made a study effect of perceived service quality on customer satisfaction. A study involving 303 Spanish, German and Swedish business-to-business customer reveals that clients from cultures with a high degree of uncertainty avoidance were less satisfied than low-uncertainty avoidant clients. As a result of a service defect, their service expectations are not met. Within light of the tolerance zone concept, the finding suggests a narrower range of acceptable outcomes for high-uncertainty avoidance cultures.

Marting Lofgren, et al., (2008) explained how customers examine different context of an offering in the first and second moments of truth and showed the differences in the various aspects of package that are needed during purchase and
consumption. Conceptual model was modeled to measure the different aspects of suggestion at various times and compared the changes in perceptions from buying to usage. The products are grinding coffee, frozen lasagna and orange juice. The respondents were mainly youth adults those were used for the products. Convenience sampling technique was applied. Measurement variables are color scheme, protection, design, hygiene, easy to grip, easy to open, easy to dose, declaration, instructions, symbols, overall satisfaction with the package, performance, overall satisfaction with the content, expectancy disconfirmation, likelihood of speaking favorably about the company to others, likelihood of recommending the company to others and retention. Casual designing is used to recognize the influence of different benefits of a package onto customer satisfaction and loyalty. The outcomes have indicated that there were significant differences for the impact of customer satisfaction on loyalty in the first moment of truth compared to the second moment of truth.

Mohammad Mohsin Butt and Ernest Cyril de Run (2008) probed the factors which contributed to satisfaction of Pakistani mobile cellular service. A typical two stage survey was tested. In the stage one, a qualitative research was conducted to gather variables which contributes to satisfaction; it was followed by questionnaire to gather quantitative data. A total of 150 questionnaires were distributed. An exploratory factor analysis was utilized. Results reveal that customer satisfaction of mobile users in Pakistan constitutes five factors: price, transmission, quality, usage ease and service support.

Shirshendu Ganguli (2008) investigated the determinants of consumer satisfaction in cellular markets. Variables related to service quality, service features,
customer satisfactions and future intentions were studied. A questionnaire was used to gather data from 238 respondents by convenience sampling method. Factor analysis was tested on the service quality and service features variables followed by a regression analysis tested with these factors (relational performance, core performance and features) as independent variables and customer satisfaction, recommendation and Willingness to change as dependent variables. The reliability and relational quality competitiveness of service providers were driving all facts of customer satisfaction more than network quality, market reputation or convenience.

Yanqun H, et al., (2008) reviewed the link between consumer satisfaction, price tolerance and re-purchase intention. For examining the relationship, two sets of questions were investigated; first what is the relationship between consumer satisfaction and price increase/decrease tolerance when the market is highly competitive? Second, does price increase/decrease tolerance mediate the relationship between consumer satisfactions and re-purchase intention? Latent variables assessed quality (overall evaluation, customer evaluation, reliability evaluation), Assessed value, Consumer satisfaction (overall satisfaction, confirmations on expectations, comparisons with ideal) and repurchase intention (additional repurchase intention, replacement preference) were measured by using questionnaire from 176 telephone operators. Several hypotheses were designed. Mediation design was tried for analysis. The results reveal that satisfied consumers may not necessarily be willing to accept an increased price for competitive success while less satisfied consumers surely demand some price discounts.
Hanan Saad Kattaram, et al., (2008) investigated the relationship between employees positive and negative behaviours, customers perception of service quality and overall customer satisfaction. The study traced the impact of behaviours on customers perceptions and overall satisfaction through studying the relevant literature and by gauging opinions on the impact of employees behaviours on customers perceptions of quality and overall satisfaction. Findings in this context confirmed the correlation between these variables and their consecutive and exchanging effect. It is also concluded that employees behaviours have great effect on overall customer satisfaction regardless of customers gender, nationality and purpose of visit, number of visits and length of stay. Results of the current study revealed that all employees behaviours either negative or positive, are highly correlated to the customers overall satisfaction.

Martin Reimann, et al., (2008) investigated the cultural differences and the impact on how perceived service quality affects customer satisfaction. Then issue of cultural differences in the context of business to business relationship also has been studied. Uncertainty avoidance, service perception, customer satisfaction are measured in three different countries. The study found that the degree of uncertainty avoidance as a cultural variable has a significant moderating influence on the perceived service quality and customer satisfaction and relationship.

Kambiz Heidarzadeh Hanzaee and Tooraj Sadeghi (2010) discovered factors affecting the customer satisfaction of electronic banking services in Iran? In the field of e-banking services in a Islamic country and customer ‘s evaluation of the electronic banking services, the customer satisfaction is based on different service quality,
namely convenience, accessibility, accuracy, security, usefulness, bank image and web site design. It is found that these factors have a significant statistical difference between males and females. These dimensions are determinants of customer's quality perception in e-banking services.

Muhammad Asif Khan (2010) investigated the significant dimensions of service quality and its effect on customer satisfaction. The data are collected from a convenience sample of 500 customers of multinational and national banks. Regression analysis has been applied. It is found that convenience, efficient operation, security and privacy, reliability and responsiveness are significantly influenced the ATM service quality and also ATM service quality positively and significantly contributes toward customer satisfaction.

Ashfaq Ahmad, et al., (2010) examined the perception of bank customers regarding service quality of the Islamic banks as well as conventional banks in Pakistan. In today's global and border less market, service quality is gaining importance for successful survival of banks. This study is important due to an emerging trend of Islamic banking practices in Pakistan besides conventional banking to replace Riba based products with the sharia'h compliance products. Data are collected from 720 bank customers by using stratified random sampling. The results reflect that there is strong positive relationship between service quality and customer satisfaction in case of Islamic banks as well as in case of conventional banks. Further it is noted that there is stronger positive relationship between service quality and customer satisfaction in Islamic banks as compared to Conventional banks in Pakistan. It is found that the perception of customers of Islamic banks regarding
service quality is higher than the perception of customers of conventional banks. The results indicated that there is significant difference in perception of service quality among customers of Islamic banks on the basis of gender but there is no significant difference in service quality perception of male and female customers of conventional banks. The study has a number of implications for bankers, policy makers and academicians. It provides a guideline to Islamic banks for provision of marketable products to meet expectations of male and female customers according to their specific requirements. This study enables policy makers and bankers to make effective and quality oriented arrangements to have satisfied and delighted customers for long term benefits. Academicians are required to conduct research in the banking sector for beautiful blending of theory and practice to analyze the quality of services for increased satisfaction among bank customers.

Mahapatra, et al., (2010) examined the service quality of internet banking in India from the view of banker’s and consumer’s. This study identifies various dimensions and characteristics of service quality in e-banking and explores various aspects of customer satisfaction in relation to the traditional and e-service quality. The variables are classified into seven dimensions viz., reliability, accessibility, user friendliness, privacy, efficiency, responsiveness and fulfillment. The study is considered for public sector bank, private sector bank, foreign bank and the data were collected from customer with at least one year experience in internet banking. It is found that customers are satisfied with reliability and assurance dimension than other dimensions. The business class differs from other classes in their perceptions about the service quality of internet banking.
Janghyeon Nam (2011) investigated the mediating effects of customer satisfaction on customer loyalty in the hotel and restaurant industry. Based on a sample of 378 customers and using structural equation modeling approach, the five dimensions of physical quality, staff behaviour, ideal self-congruence, brand identification and lifestyle congruence are found to have positive effects on consumer satisfaction. The findings of the study have suggested that consumer satisfaction partially mediates the effects of staff behaviour, ideal self-congruence and brand identification on brand loyalty. The effects of physical quality and lifestyle congruence on brand loyalty are fully mediated by consumer satisfaction.

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Ashfaq Ahmad, et al., (2011) stated that there is an increasing competition among banks to capture new customers as well as to retain existing customers. It requires a study to measure the impact of service quality on customer satisfaction towards bank performance. Data are collected from 720 respondents of 60 branches of six full-fledged Islamic banks operating in Pakistan by simple random sampling. The
researcher used PLS based SEM to assess the magnitude of the relationship among service quality, customer satisfaction and performance of Islamic banks. The results indicate a strong positive relationship between service quality and customer satisfaction, while weak positive correlation exists between service quality and bank performance, but negative relationship is found between customer satisfaction and performance of Islamic banks in Pakistan. Furthermore, it is found that customer satisfaction does not mediate between service quality and bank performance. The gap between customer satisfaction and bank performance may be due to banker concentration on network expansion instead of customer orientation and customer focus.

Hazlina Abdul Kadir, et al., (2011) examined the effect of most important dimensions of quality services of online banking systems and the satisfaction level of customers. Service quality model and two-way ANOVA are employed. It is found that responsiveness; customization and flexibility dimensions of E-SERVQUAL model are unable to respond customers need. On the other hand tangible and responsiveness dimensions are found to fulfill the respondents demand on ATM services.

Mohsin Zafar, et al., (2011) tested a model for customer satisfaction based on service quality in e-banking. The research team developed the model on the basis of theoretical background. They used a structured questionnaire in order to collect data from e-banking customers of private sector banks in Pakistan using the convenience sampling method. The sample size of the study was 264. The research team is also used virtual partial least squares for model testing in a single run. The findings
validated the relationships between the variables in the model. The outcome of the study is that identified service quality dimensions had a significant impact on customer satisfaction in e-banking.

Rajyalakshmi, et al., (2011) reported the distinct attributes of bank service quality as perceived by customers. They said that there are seven attributes are found in assessing bank service quality. The first attribute, is a bank atmosphere (cleanliness and employees kindness, friendliness and pleasantness). The second attribute is relationship (importance of a personal relationship with the bank employees, where customers are recognized easily by long term employee). The third attribute is rates and charges (low costs and high interest rates can affect an individual’s perception of bank service quality. The fourth attributes is available and convenient services (a full array of services available, easily accessible and convenient). The fifth attribute is ATMs (available, convenient and proper working of automatic teller machines) the sixth attribute is reliability/honesty (the importance of a solid bank rating and honest, reliable employee). The seventh attribute is teller (adequate and accessible teller).

Santhiyavalli (2011) evaluated the service quality of State Bank of India by identifying the major factors responsible for customer satisfaction. SERVQUAL technique based on the model developed by Parasuraman, et al., (1988) is adopted. The factor analysis clearly indicates that among five dimensions reliability, responsiveness, empathy and tangibility are the major factors. Responsiveness for customer satisfaction, which is stood at 90 percent regarding the services provided by State Bank of India.
Inamullah Khan (2012) investigated the importance of future customer’s relationship using customer satisfaction and customer retention on customer loyalty in telecom industry of Pakistan. Questionnaires were distributed through electronic mail and self-administered for data collection and linear regression analysis was used. The results show that customer satisfaction as significant while customer retention has insignificant impact on customer loyalty. The implications of the study are that a company should better manage their relationships with the customers as a competitive policy in mobile telephone marketplace.

Pratap Chandra Mandal and Sujoy Bhattacharya (2013) studied the construct of customer satisfaction with respect to Indian retail banking from a qualitative perspective. They studied the dimensions of customer satisfaction. They applied grounded theory method, a tool for qualitative analysis and conducted depth interviews against focus groups of Indian retail banking customers. The participants were persons who have availed Indian retail banking services. The analysis included open coding of the data and writing memos, concept generation from the phenomena, index card sorting to identify categories and sub categories, axial coding to relate the categories and sub categories and selective coding to identify the core category. The findings included the concepts generated which would determine the dimensions which might affect customer satisfaction.

Shahzad Khan (2013) conducted that how customer satisfaction can be gained with the help of customer value and relation base marketing. Customer satisfaction is one of the most important issues in marketing field from the beginning and it plays a crucial role in firm profit maximization. Study collect data from 150 policy holders of
different insurance companies of Peshawar, Pakistan on systematic random sampling method. A structured questionnaire was used to collect data from the respondents. Study shows that value added services and conflict handling are the major reason for the customer satisfaction. Managers can use this study and can implement these findings in their business for their customer satisfaction and more money earnings.

Asadollah, et al., (2013) identified the most important e-banking service quality dimensions in Iranian banking industry which would finally yield to more customers satisfaction and Brand Equity. The research is based on survey type. Questionnaire was used that was a combination of different resources in the relevant literature. A sample consisting of 384 customers of the bank in Tehran was selected. Structural Equation Model (SEM) and Confirmatory Factor Analysis (CFA) as well as LISREL and SPSS software packages were used to analyze data. Research findings indicated that significant impact of accessibility, easiness, trust, security, website designing, website content, speed and commission on satisfaction and the significant impact of satisfaction on brand equity.

RahmatMadjid (2013) explored the influence of customer satisfaction and trust towards customer loyalty. More specific purpose is to test the role of customer satisfaction as a mediator of relationship between customer trust and towards customer loyalty. The design of this study used the survey method with data collection through questionnaire. A total of 150 respondents are selected using convenience sampling at customer BRI Kendari Southeast Sulawesi, one of the leading government bank in Indonesia. Data are analyzed by using variance-based SEM with Partial Least Square analysis (PLS). The results showed that customer
satisfaction has significant influence toward customer trust and loyalty. Furthermore, customer trust has positive and significant influence toward customer loyalty. Customer trust as partial mediation link between the customer satisfaction and customer loyalty. The practical implications of these studies provide knowledge and information for customer BRI Kendari Southeast Sulawesi in an attempt to improve customer loyalty through the application of the concept of relationship marketing.

Satisfaction and customer trust were both measured by a single item. Although they show high face validity, the findings should be replicated using a multiple-item approach. Future research should also consider distinguishing between transaction-specific satisfaction and cumulative satisfaction. Originality of research can prove the test configuration model of integrated relationship between the customer satisfaction and trust to increased customer loyalty. The role of mediation of customer satisfaction proved significant influence on increasing customer loyalty.

Hallouz Wafaa and Benhabib Abderrezzak (2014) studied the variables that may affect customer satisfaction in banking sector (banking service quality, financial benefits and social bonding), and investigated the empirical relationship between them through its impacts on perceived value as an intermediate variable. For this purpose, we applied a Structural Equation Modeling (SEM) technique to study the different relationships between the proposed variables. A questionnaire is, then, developed and administered to a sample of 650 Algerian public bank customers in the Tlemcen region. The results confirmed the existence of a positive indirect impact of banking service quality, financial benefits and Social bonding on customer satisfaction. The estimation results showed that customer satisfaction is a pertinent
factor in the assessment of the overall banking service performance and quality and can, as thus, be transformed into measurable quantitative data.

Bolanle Odunlami and Oludele Matthew (2015) examined the impact of customer satisfaction on customer loyalty. The objectives were: to determine the relationship between customer satisfaction and customer loyalty and to examine the impact of customer satisfaction on customer loyalty. Survey research design was adopted for this study. Primary and secondary sources of data were used. The primary data includes a structured questionnaire used to elicit information from the target respondents who were customers of a reputable bank in while the secondary data encompass the use of related materials, journals and periodicals. Regression analysis was used to analyse the data. The finding shows that there is a significant relationship between customer satisfaction and customer loyalty. Also there is a significant relationship between customer satisfaction and customer loyalty. To this end, the study concluded that customer loyalty is a function of customer satisfaction.

Sundaramoorthy and Sachithanantham (2016) analyzed the influence of bonding, trust, commitment, communication and loyalty on customer satisfaction in public and private banking sector. The sample 415 is considered this research. Descriptive statistics is used to describe the sample, to show the numbers and percentage of the items falling in categories and Correlation analysis is to measure the degree of relationship between to variables. It is found the customer commitment, commitment and trust value are influenced on customer satisfaction towards the bank. But bonding is negatively influenced on customer satisfaction towards bank.
Trust

Amy Wong and Amrik (2006) examined the consumer perception towards shopping experience in a retail environment. They developed a model and empirically tested with a sample of consumers in a chain departmental store setting in Victoria, Australia. The model investigated the effect of service quality, trust, and commitment on relationship strength. They explored the impact of relationship strength on attitudinal outcomes such as relationship quality and behavioral outcomes such as customer loyalty. The data are analysed using LISREL package. They are provided the empirical support for the relationship between service quality and trust. Although, this study is found that significant relationships between the constructs in the research model.

Anreas, et al., (2008) examined the impact of perceived service quality on customer trust. Financial planning services are selected and the data are collected randomly from customers of a global service firm. Technical service quality, functional service quality, customer expertise, customer education and customer trust are studied. It is found that customer education has a significant, direct and positive effect on customer trust. It also found that positive impact of technical service quality dimension on trust.

Johra Kayeser Fatima and Mohammed Abdur Razzaque (2009) examined the role of service quality, commitment, customer involvement and trust on customers-employee relationship and also to find out the co-relationship of the later one with overall satisfaction of the customers of private commercial banks in Bangladesh. A theoretical framework has been developed to prove empirically with an application of
regression analysis. It is found that relationship of positive customer interactions with bank employees and their overall satisfaction. Trust, involvement, service quality and commitment for customer’s interactions with bank personnel have the relationship with customer – employees relationship. Bank managers also hope to receive a clear indication of the motivations of customers interactions with bank and the level of their overall satisfaction corresponding to it.

Samsudin Wahab, et al., (2009) investigated the relationship between technology trust and customer relationship management performance, the relationship between customer relationship management performance and e-banking adoption and last but not least to investigate the mediating effect of customer relationship management performance in the relationship between technology trust and e-banking adoption. A total of 307 questionnaires considered as valid and are used for empirical analysis. It is found that the trust is important for customer relationship management performance and e-banking adoption. Furthermore, customer relationship management performance has a significant impact on e-banking adoption. The result is also support the mediating effect of customer relationship management performance on the relationship between technology trust and e-banking adoption. Hence, it is confirmed the role of customer relationship management performance as the mediators in the relationship between trust and electronic banking adoption.

Nor Asiahomar, et al., (2009) investigated the impact of parent’s perceived service quality on satisfaction and trust. They explored the relationship between satisfaction, trust, with loyalty in a child care centre. They developed a conceptual
model and tested by using structural equation modeling. This study indicated that satisfaction as more important predictor of trust than perceived service quality.

Sandip Ghosh Hazra and Kailash Srivastava (2009) examined the present Indian banking scenario. They stated that the service quality is an indispensable competitive strategy to retain customer base. Because, banks are trying to win customer satisfaction and loyalty by providing better quality services. They examined the relationship of service quality with customer loyalty, commitment and trust from the customer’s perspective in the Indian banking sector. Data are collected from 300 customers of public and private sector banks using structured interview schedules. The result is shown that dimensions of service quality such as assurance, empathy, reliability and tangibles are significantly predicting customer trust and commitment. The results also indicate that service quality is positively associated with customer loyalty. Private bank customers are more committed and loyal as they received better quality of service. The study implies that public sector banks should also come forward and try their best to provide better quality service to win back their customers’ loyalty and commitment.

Ratna Roostika (2011) analyzed the relationships between service quality, trust, and loyalty as perceived by customers in the mobile internet context. In particular, service quality is conceptualized as a multi dimension concept consisting of seven dimensions. Partial Least Squares (PLS) analysis was used to test the proposed hypotheses. By examining the empirical data from 186 respondents in Yogyakarta, Indonesia, results reveal that there was an indirect relationship between service quality and loyalty through trust. Among the seven dimensions of service
quality, contextual quality was found to be the strongest contributors of service quality while device quality was the least.

Muhammad Zaman Sarwar, et al., (2012) explained the importance of Customer Trust, Customer Loyalty, Customer Retention and Cause Related Marketing, however they generally discuss about their segregate effect on other variables in developed countries. Slight evidence is obtainable on Customer Trust, Customer Loyalty, Customer Retention and Cause Related Marketing from under developed countries like Pakistan. This study analyzes the Effect of Customer Trust on Customer Loyalty and Customer Retention and the Moderating Role of Cause Related Marketing in Cellular Service Operators like Mobilink, elonor, Warid, Ufone and Zong. The outcome of the study refer that the Customer Trust, Customer Loyalty and Cause Related Marketing have a positive association but surprisingly the Customer Trust and Customer Retention have negative association in Pakistani context. Pakistani Cellular Service Operators have need to clearly define and reframe their policies regarding religious aspect, creating more ease to understand complex price structure and thoroughly understanding buying patterns of customers to retain them for a long life.

Seiedeh Nasrin Danesh, et al., (2012) examined the direct relationship of customer satisfaction, customer trust and switching barriers on customer retention as well as the relationship between customer satisfaction and trust. This descriptive research was conducted within the context of the hypermarkets in Kuala Lumpur, the capital city of Malaysia. There were 150 set of questionnaires being distributed as the mean of data collection and analyzed by Statistical Package for Social Sciences
This research confirmed the significant positive relationship of customer satisfaction, trust and switching barriers on overall customer retention in Malaysia hypermarkets. It is also confirmed that customer satisfaction has a direct relationship with customer trust in Malaysia hypermarkets.

Rahmat Madjid, et al., (2013) developed a conceptual model of consumer trust and commitment in service banking. More specific purpose is to test the role of customer trust and commitment as a mediator of relationship between customer satisfaction and loyalty at BRI Kendari Southeast Sulawesi, one of the leading government bank in Indonesia. The design of this study used the survey method with data collection through questionnaire. The data were obtained by distributing questionnaire for 200 respondents. Among that number, the response rate was 184 (92%); after some correction, the complete and useable questionnaires are 160 (80%). The data was analyzed with the Structural Equation Modeling (SEM). The results showed that customer satisfaction only affects loyalty if the satisfaction is supported by customer trust. In this research, it is proven that commitment is neither mediating variable for the customer satisfaction toward customer loyalty nor customer trust toward customer loyalty. An implication is that, when proposed model of customer trust prediction has the potential to help BRI Kendari managers to strengthen the customer-bank relationship and, ultimately, to enhance customer satisfaction, trust, commitment and loyalty ratios especially in the light of the credit crunch that most banks in the BRI Kendari are facing. Research limitation, findings are limited to the cross-sectional design of the study and the banking industry. Originality of research, this study makes a significant new contribution to theory and practice. The most
crucial finding of this research is that trust is the key aspect to enhance customer loyalty.

Eri Besra, et al., (2015) assessed the effect of the image of the retail and consumer trust in buying interest private label products. The study is conducted on 346 retail consumers who buy private label products in Bandung, Indonesia. Sampling technique used is proportional random sampling. Survey methods used to obtain primary data by distributing questionnaires. In deep interviews were conducted to strengthen the finding. Data was analyzed by structural equation modeling. The model showed a significant effect of retail image on customer trust of private label products. A significant difference between the retail image and purchase intention of private label products and significant relationship between consumer trust and purchase intention of private label products.

Sorayanti Utami (2015) proved the study of literature, that there are significant customer trust on customer loyalty. Using the three-dimensional customer trust consisting of expectations, beliefs and attitudes as well as customer loyalty using the three-dimensional comprised of repeat purchase, endurance, and communication by word of mouth. The method used is literature study method to examine theories that are on the books and studies conducted on the results of several studies that have been conducted by previous researchers. Results of this study indicate that level of trust influences customer loyalty.

L. Bricci, et al., (2016) investigation is to demonstrate the main effects of trust, commitment and customer satisfaction on loyalty with a sample of customers from the distribution sector in Portugal. The results showed that trust has a positive
and direct effect on commitment, also trust has a positive and direct effect on satisfaction, commitment has a positive and direct effect on loyalty and satisfaction has a positive and direct effect on loyalty, thus it’s important for this companies the improvement of responsibility, development of team skills, empowering employees and the company in a sense to fulfil commitments and performing the co-creation of value.

**Customer Loyalty**

Ford, et al., (1997) emphasized the need for customer feedback. It helps to identify strengths and weaknesses of banks. They further stressed that customer complaints and compliments are the core that form the feedback. It is useful to bank management to investigate service quality attributes having both negative and positive contributions and to pay more attention to the negative attributes. This process helps banks to frame strategies for improving service quality which increases customer satisfaction.

Ruyter, et al., (1998) made an attempt to elucidate the relationship between perceived service quality, service loyalty and switching costs across five different service industries. Respondents were interviewed on service quality, service loyalty dimensions and switching costs with regard to five different service industries (health centers, city theaters, fast food, supermarkets and amusement parks). Loyalty dimensions were operationalized on the basis of 13 items of the behavioral intentions scale developed by Zeithaml, et. al., (1996). A unidimensional measure of perceived service quality relating to an evaluation of the core service was used for the study. Data were gathered by means of personal interviews of 612 respondents using a
structured questionnaire in a mid-sized city in Belgium. Random sampling was used; every tenth customer leaving the premises of a particular service provider was invited to participate in the study. Data were analyzed with the help of descriptive analysis, factor analysis and regression analysis. The result of the study suggested that there are three dimensions of service loyalty that can be identified: preference loyalty, price indifference loyalty and dissatisfaction response. This study found a positive relationship between perceived service quality and preference loyalty and price indifference loyalty. This study established that in industries characterized by relatively low switching costs, customers will be less loyal both in the preference and price indifference sense as compared to service industries with relatively high switching costs.

Bloemer, et al., (1999) examined how image, perceived service quality and satisfaction determine loyalty in a retail bank an empirical study was conducted among randomly selected 2,500 bank customers in Netherlands in 1996. The respondents were interviewed by phone with regard to their image of the bank, their quality perception of the bank, their satisfaction with the bank and their loyalty towards the bank. Based on the result of multiple regression analysis, the study exposed that all three constructs image, perceived service quality and satisfaction) significantly influenced customer loyalty. This study found that factors like society-driven, empathy and customer contacts have an indirect effect on loyalty via satisfaction and quality. It is also noted that customer contacts have a direct impact on empathy. This study also revealed relatively strong relationship between reliability and satisfaction.
Sivadas and Baker-Prewitt (2000) examined the relationship between service quality, customer satisfaction, and store loyalty within the retail department store context in order to empirically test the model proposed by Dick and Basu (1994). The sample for the study was collected using a national random telephone survey of 542 shoppers who had shopped at a department store within the past three months. Data were collected using a computer assisted telephone interviewing system. Structural equation modeling using Lisrel was used to test the hypothesis developed for the study. This study found that service quality influences satisfaction with retail stores. Results of the study indicated that the relative attitude is influenced both by satisfaction and service quality, and in turn it influences likelihood of recommendation. Recommendation of a store is very much associated with the probability of repurchasing from that store. Consumers who are more likely to recommend a department store also tend to be more loyal to that store.

Dean (2002) elucidated the contribution of service quality and customer orientation of call centers to customer loyalty to the providing organization. A customer questionnaire using scales for perceived service quality, customer orientation and customer loyalty was developed and administered through mail survey for data collection. Data were collected from clients of two call centers in Australia. Similar results were found for both the groups of respondents. Based on multiple regression analysis and analysis of correlation co-efficient, the study revealed significant impact of perceived service quality and customer orientation of the call centre on customer loyalty to the organization. At the same time, it was also found
that the perceived service quality of the call centre mediates the link between customer orientation of the call centre and customer loyalty to the organization.

Caruana (2002) developed a model that linked service quality to service loyalty via customer satisfaction. Postal questionnaire were undertaken for this study. The questionnaire used for the data collection consisted 37 items split between three instruments that each measured service loyalty, service quality and customer satisfaction. Data were also collected regarding demographical characteristics of the sample. Data were analyzed using ANOVA, (Chi-squared automated interaction detector) and multiple regression analysis. This study is found that the service quality has significant impact on customer loyalty via customer satisfaction. This study confirmed the mediating role of customer satisfaction in the effect of service quality on service loyalty. The result also revealed that although gender and marital status don't provide any basis for differentiation among constructs; education and age play crucial role in determining the perceptions of customers towards service quality service loyalty equation.

Amy wong and Amik shoal (2003) examined the impact of service quality dimensions on customer loyalty. The variables are reliability, responsiveness, assurance, empathy and tangible and customer loyalty. The survey is administered to shoppers who were leaving a large chain departmental store. This study found that service quality is positively associated with customer loyalty and that the relationship is stronger at the company level rather than at the interpersonal level. The tangible dimension is the most significant predictor of customer loyalty at a company level and empathy is the most significant predictor of customer loyalty at an interpersonal level.
Simon Sheather, et al., (2003) examined the links between actual performance and perceived performance on customer satisfaction, attribution and behavioral intention. Data are collected through a census survey to every dealership for the two largest auto companies. Perceived performance was assessed by the survey and the actual performance is obtained from the company records. It is found that actual performance was significantly associated with satisfaction separate from its indirect association via perceived performance.

Johanna Gummerus, et al., (2004) investigated the determinants of customer loyalty in online health care service. The variables are interface, responsiveness, need fulfillment, security, trust, satisfaction and loyalty. Data are collected using an online survey. It is found that the trust as an important mediating factor in building customer loyalty. Trust is found to be the strongest predictor of customer satisfaction mediating the effect of online quality.

Chiung Ju Liang, et al., (2004) analyzed the relationship between customer satisfaction and behavioral loyalty of merchant banking services in Taiwan. The study tested a model examining the relations among attributes viz., benefits, customer satisfaction and trust and customer behavioral loyalty in a marketing system. One of the most famous banks is chosen to observe the behavioral sequence of relationship marketing model of banking industry. Data are collected from the customers of department of loan, deposit and credit card. A sample of 1000 randomly surveyed in each departments customers are chosen. The variables are trust, commitment, customer satisfaction, and behavioral loyalty. It is found that the department of loan, deposit, credit card has positive significant influence on customer satisfaction.
Lei and Mac (2005) made an attempt to examine the relationship between service quality and customer loyalty. Anyone who had experience of taking a bus in Macau was qualified to be the sample unit of this study. Approximately 550 people were contacted for street intercept face-to-face interview and eventually 387 valid questionnaires were collected. Stepwise multiple regression analysis was employed on the data to understand the dyadic relationship between service quality and customer loyalty. Regression was preferred over structural equation modeling because later method cannot accommodate moderating variables in the analysis. This study revealed that tangibles, assurance, empathy and responsiveness are important determinants of customer loyalty in the transport service sector. At the same time, this study also argued that the higher the frequency of usage of bus service, the stronger will be the effect of service quality on loyalty.

Ehigie (2006) made an attempt to examine how customer expectations, perceived service quality and satisfaction predict loyalty among bank customers in Nigeria. This study relied on both qualitative as well as quantitative data collected from bank customers. The qualitative research undertook focus group discussions for 18 participants and in-depth interviews for 24 customers operating saving, current and electronic bank accounts. This study made use of 16 constructs for customer expectations and 13 for customer loyalty to develop the research equipment’s for the quantitative research, which are respectively labeled as customer expectancy scale and customer loyalty. For quantitative research, structured questionnaire was administered for 247 bank customers to measure research variables. The hierarchical regression analysis is considered; the study revealed that perception of service quality
and satisfaction are significant predictors of customer loyalty, with customer satisfaction contributing more. The contribution of service perception was not significant in explaining customer loyalty. This study argued that the more favorable customers are perceived bank services and the more satisfied. They are, more loyal to their banks.

Timothy, et al., (2007) examined different customer satisfaction and loyalty metrics and test their relationship to customer retention, recommendation and share of wallet using micro level data. The data for this study come from a two-year longitudinal internet panel of over 8,000 US customers of firms in one of three industries like retail banking, mass-merchant retail and internet service providers. Correlation analysis and three types of regression analyses namely best-subsets, ordinal logistic, and latent class ordinal logistic regression are used to test the hypotheses. The results indicate that recommend intention alone will not sufficient as a single predictor of customers’ future loyalty behavior. Use of a multiple indicator instead of a single predictor model performs better in predicting customer recommendations and retention. They stated that when looking at recommend intention as the primary, even sole gauge of customer loyalty appears to be erroneous. The consequence is potential misallocations of resources due to myopic focus on customers’ recommend intentions.

Paul (2007) examined loyalty behavior and loyalty motives for a range of service industries varies with three demographic characteristics (age, sex and occupation). It has been tested by administering over 700 questionnaires across three medium-high contact service industries (dental, hairdressing and travel agents).
Results indicated that age and occupation are associated with service loyalty (repurchase intention and loyalty behavior) across the three industries. But gender is not associated with the service more mature age groups (35-54 and over 55 years) display significantly more loyal behaviour than their younger counterparts (18-24 and 25-34 years). Additionally, it is found that older clients possess different motives (social benefits, special treatment and confidence) for staying loyal compared to the younger clients.

Yieh, et al., (2007) employed structured equation modeling in order to develop an integrated framework of customer loyalty on the basis of the data collected from 495 car owners patronizing five automobile service and repair centers operated by Taiwan’s three major car companies (Nissan, Toyota and Mitsubishi). In this study, perceived price fairness, perceived product quality, and employee customer interaction were the three most important antecedents to customer satisfaction. The empirical findings of the study revealed that perceived price fairness, perceived product quality, customer satisfaction and trust all play an important role in forming customer loyalty. The factors in the formation of satisfaction are perceived price fairness, perceived product quality and employee-customer interaction (an element of perceived service quality), while the most important factor in the formation of trust is perceived service quality (i.e. tangibility, employee–customer interaction, and employee empathy).

Alexandris, et al., (2008) measured brand associations in the context of a fitness club and they tested the influence of brand associations on the development of brand loyalty. They are investigated the role of service quality on the development of
brand associations. A total of 165 members of a managed-owned fitness club, located in North Greece, participated in the study. They completed a 25-item questionnaire to measure brand associations and a 25-item questionnaire to measure service quality. The exploratory factor analysis revealed eight brand association factors: popularity, management, logo, escape, vicarious achievement, nostalgia, pride and affect. In terms of the relationships among brand associations, loyalty and service quality, the regression analyses revealed that: five of the eight brand associations (escape, nostalgia, pride, logo, and affect) significantly contributed to the prediction of loyalty, the service quality dimensions predicted significant amount of variances in all the eight brand associations.

Rita Faullant, et al., (2008) stated that the customer satisfaction is seen to be one of the main determinants of loyalty. However, the relationship between customer satisfaction and loyalty does not seem to be linear. Many researchers have reported doubts about the predictability of loyalty solely due to customer satisfaction, which ignore image as predictor of loyalty. They established a causal model of customer satisfaction and image predicting customer loyalty and then map the scores in a four-fields-grid additionally they conducted a moderator analysis to assess the relative importance of image and satisfaction for loyalty intentions between two different groups. The results show that those highest satisfaction ratings and the highest image ratings have the highest loyalty scores. Among first-time-visitors overall satisfaction is more important than image, with increasing number of repeat visits. The importance of overall satisfaction declines and that of image relatively augments.
Mohammad Muzahid Akbar1 and Noorjahan Parvez (2009) proposed a conceptual framework to investigate the effects of customers’ perceived quality, trust, and customer satisfaction on customer loyalty. To test the conceptual framework, structural equation modeling (SEM) has been used to analyze the data collected from 304 customers of a major private tele-communication company operating in Bangladesh. The results of the study indicate that trust and customer satisfaction are significantly and positively related to customer loyalty. Customer satisfaction has found to be an important mediator between perceived quality and customer loyalty. A clear understanding of the postulated relationships among the studied variables might encourage the mobile service provider(s) to figure out appropriate course of action to win customers’ trust by providing better services in order to create a loyal customer base.

Hoq and Amin (2009) tried to examine the role of customer satisfaction in enhancing customer loyalty for Muslim and non-Muslim customers in Malaysian Islamic banking industry. They also attempted to understand the impact of customer loyalty on customers behavior and their decision making. Quota sampling technique was employed to identify respondents for this research. The Multiple groups data analysis was employed on the valid data collected from 440 respondents including both Muslim and non-Muslim banking customers having accounts with Islamic banks and visiting bank counters. The outcome of the study advocated that the customer satisfaction provide an indication in developing customer loyalty on Islamic banks. Significant differences were observed in the effect of customer satisfaction on customer loyalty for Muslim and non-Muslim customers, whereas the effect of
customer satisfaction on customer loyalty greater for the non-Muslim than the Muslim customers. All together this study indicated that factors viz, customer intention to say positive things about Islamic banks to other people; willingness to recommend family and relatives; recommend Islamic banks to someone who seeks advice; and do more business with Islamic banks emerged as the most significant indicators of customer loyalty. The result of the study implies that higher customer satisfaction leads to a lower customer intention to switch banks.

Vanniarajan and Gurunathan (2009) investigated the linkage between service quality and customer loyalty using Structural Equation Modeling. Primary data collected from 627 mobile phone users. A total of 24 variables had been included in order to measure the service quality of service providers in cellular mobile service market. The customer satisfaction was measured with the help of 5 statements, whereas the customer loyalty was measured with the help of 6 statements. This study revealed that the core service Quality is positively related to customer satisfaction. At the same time, positive correlation was found in between customer satisfaction and customer loyalty. Authors suggested that the service providers must focus on improving core and value added service quality to enrich their customer satisfaction which will result in higher customer loyalty.

Anatrafaeli, et al., (2009) examined call center employees behaviors relate to customer evaluations of service quality. The study identifies five specific customer service behaviors associated with helping customers in a retail bank call center. Anticipating customer requests, offering explanations/justifications, educating customer, providing emotional support and offering personalized information was
studied. The most common request involved account balance, account transaction, general product information, checkbook ordering and change of address requests. It is found that statistically significant association between manifestations of these behaviors and customer ratings of service quality. More specifically when employees display Customer orientation behavior, customers tend to rate the quality of a service higher than when customer orientation behavior are not displayed.

Al-Rousan (2010) made an attempt to examine the impact of tourism service quality dimension in the Jordanian five star hotels. A total of 322 surveys are administrated to tourists who are staying at three branches Marriott hotel in Jordan. The results show that dimensions of service quality such as empathy, reliability, responsiveness and tangibility significantly predict customer loyalty. Specifically, among the dimension of tourism service quality, the most significant predictor of customer loyalty is tangibility. It implies that five star hotels in Jordan should also come forward and try their best to present better tourism service quality to win back their customers’ loyalty.

Lo Liang Kheng, et al., (2010) examined the effect of service quality on customer loyalty. They used SERVQUAL model with five dimensions. They conduct a study among bank customers in Penang, Malaysia with customer satisfaction as mediating variable. The finding is showed that improvement in service quality can enhance customer loyalty. The service quality dimensions that play a significant role in this equation are reliability, empathy, and assurance. The findings indicate that the overall respondents evaluate the bank positively, but still there are rooms for improvements.
Jelenatitko (2010) elicited the criteria for customers use and to evaluate their banks. To achieve this goal, the customers of Latvian commercial banks were surveyed. The authors used their developed questionnaire that was aimed at evaluating level of satisfaction and loyalty of bank clients, as well as to predict their future actions towards to the bank. As a theoretical basis they used balanced scorecard approach, RATER model, concept of Service-profit chain, concept of customer perceived value and the results of previous surveys in the area of service quality measurement. The obtained results allow distilling the most important factors of bank attractiveness for retail customers, determining the factors affecting customers decision about suspending the relationships with the bank and completing their developed performance measurement system for a bank branch with some additional metrics.

Kazi Omar Siddiqi (2011) examined the interrelationships between service quality attributes, customer satisfaction and customer loyalty in the retail banking sector in Bangladesh. This study sought to identify the most important attributes in bank settings, which may be used to review characteristics of the banks as experienced by customers. The survey is conducted to collect data from the sample of 100 retail banking customers are drawn from different banks in Bangladesh. The result shows that all the service quality attributes are positively related to customer satisfaction and customer satisfaction is positively related to customer loyalty in the retail banking settings in Bangladesh. Empathy demonstrates the highest positive correlation with customer satisfaction and tangibility shows the least positive correlation with customer satisfaction. This study suggests that service quality model
is a suitable instrument for measuring the bank service quality in the Bangladeshi context.

Lee, et al., (2011) investigated the relationships between service quality, relationship quality and customer loyalty while deregulation of financial institutions has increased competition in the Taiwanese banking industry, the advent of e-commerce has provided business opportunities for consumer financing operations. Network banking helps banks to develop relationship marketing by delegating tasks to customers, thus improving customer loyalty. It is found that crisis handling and relationships are negatively correlated. But relationship quality and customer loyalty service quality and customer loyalty positively, correlated. Customer loyalty in Taiwanese Internet banks can be increased by improving service quality and relationship quality.

Vikas Kumar, et al., (2011) developed a longitudinal study based on previous research findings. The operations performance of service delivery can positively affect customer satisfaction further extending this verdict to point out operations performance as a direct determinant of customer loyalty. Path Analysis is used as a methodological framework. It is found that the operations performance have impact on customer loyalty. The research findings support the conclusion that while operations speed may help to acquire customers because it drives a strong of customer loyalty in the long term.

Daniel Onwonga Auka (2012) examined the determinants of customer loyalty in commercial banks. The author examined the influence of service quality, perceived value and satisfaction on customer loyalty in commercial banks. Data are collected
using a questionnaire from 381 respondents are selected through stratified random and systematic sampling procedures. Data analysis is done through pearson correlation and regression. The findings revealed that there was a positive and significant relationship between service quality customer satisfaction and customer value and customer loyalty. This study also found that service quality, customer value and satisfaction are critical success factors that influence the competitiveness of an organization.

Mesaysatashanka (2012) measure the quality of service offered by private banks operating in Ethiopia. Moreover, it tries to investigate the relationship between service quality, customer satisfaction and loyalty. The five dimensions of model such as reliability, assurance, tangibility, empathy and responsiveness were used to measure the quality of service offered by the private banks. In order to achieve the aims, both primary and secondary sources of data were used. The primary data were collected through administrating questionnaire. Convenient sampling procedure was used to obtain 260 responses from customer of banking services in Hawassa city. Correlation and multiple regressions were used to investigate the relationship between dependent and independent variables. The correlation results indicate that there is a positive correlation between the dimensions of service quality and customer satisfaction. The results of the regression test showed that offering quality service have positive impact on overall customer satisfaction. The research proves that empathy and responsiveness plays the most important role in customer satisfaction level followed by tangibility, assurance and finally the bank reliability. The research
findings also indicate offering high quality service increase customer satisfaction, which in turn leads to high level of customer commitment and loyalty.

Nha Nguyen, et al., (2013) revealed various relationships between the constructs of social identity, customer trust, and customer loyalty. Such results lead to questioning the nature of the conceptual structure that would include these constructs as well as their interrelationships in a structural model. From this perspective, the purpose of this study is to evaluate the mediating role of customer trust on customer loyalty in presence of corporate social identity in the context of financial institutions. Using data collected from 1296 customers-members of credit unions, the results of this study help to legitimize the idea that customer trust intervenes as a mediating variable that enhances the impact of corporate identity, corporate image and the reputation of the firm on customer loyalty. The implications of the study are discussed from both the research and managerial perspectives.

Kassegne Damtew and Venkat Pagidimarri (2013) analyzed the role of trust in building customer loyalty in the insurance sector. In order to achieve this objective, non-experimental study was designed for this study and to elicit policyholders” attitude, structured questionnaires were designed, and then analysis is made and results are explained. Pearson correlation and Regression analysis were used to examine the relationships between customer trust and customer loyalty using SPSS 16.0 and the result of the study indicates that customer trust has direct and positive relationships to customer loyalty.

Claudia Bobalca (2013) identified the main aspects investigated in the study of customer loyalty regarding different dimensions and facets of loyalty. Analyzing the
academic literature on this subject, we identified two main directions: (a) the approachings of loyalty on its dimensions (one, two or four dimensions); (b) the approachings of loyalty on its facets (effects). The main facets of loyalty are repatronage intentions, word-of-mouth intentions and buying frequency. Our approach is a theoretical one and we used documentary research. Identifying and analyzing the dimensions and facets of loyalty are important stages for any loyalty program that a company should implement, regardless of its field of activity.

Maysam Molaee, et al., (2013) examined the effects of service quality dimensions on customer satisfaction and loyalty. Therefore, in line with how service quality dimensions in a bank forms customer satisfaction and loyalty, it has been tried to identify the constructs of each dimension to the directors and heads of Bank Mellat to help them design and implement appropriate and effective strategies to make their customers loyal. The population of this study is customers of selected branches of Bank Mellat in Iran and the samples consist of 150 of these people and the data have been collected by questionnaires. The sampling approach used to select these people was availability sampling method. The structural equation modeling, is applied they found GFI value equal to 0.93, NFI equal to 0.95, CFI equal to 0.98, RMSEA equal to 0.068 were obtained all of which were acceptable in the range and the model was validated. The results of this study indicate that the dimension of responsiveness has the greatest impact on customer satisfaction and loyalty. Among the dimensions of service quality, two dimensions of reliability and empathy didn't have significant impact on customer satisfaction.
Saravanakumar, and Jothi Jayakrishnan (2014) stated that Co-operative banks are playing important role in the Indian Financial System and also well-being of rural people. The banks are providing loans to the rural people for their economic stability. However, the service quality of the banks should be analyzed from the rural customer point of view. Hence, this study is to find the effect of service quality of Primary Agricultural co-operative Bank and customer loyalty. For that 415 customers are studied from a particular Primary Agricultural Cooperative Bank at Thanjavur District, Tamil Nadu. Service quality dimension are tangibility, reliability, responsiveness, assurance and empathy are used to measure service quality of the bank. Customer loyalty is measured with five statements. The collected data are analyzed with descriptive statistics, correlation and regression analysis. The result shows that service quality has the impact on customer loyalty. However, empathy and reliability is the dimension significantly influenced on customer loyalty. It is judged that the bank must improve the services in terms of the tangibility, responsibility and assurance.

Sundaramoorthy, K and V. Sachithanantham (2016) examined the effects of relationship marketing determinants on customer loyalty in public and private banking sector. The sample 415 is considered for this research. Descriptive statistics and Correlation analysis is to measure the degree of relationship between to variables. Customers are having higher level of loyalty with the bank. Because of that only they are positively passing the message about their bank and also recommend, encourage their friends and relative to have the operation with this bank.
Summary

From the review of the literature the research understood that relationship marketing dimension has the impact on customer satisfaction, trust and loyalty among the customer. The literature has given insight to the researcher to identify the factors influencing the relationship marketing in the bank. It is identified that there is relationship between customer satisfaction, trust, loyalty, relationship value and relationship marketing determinants.

It is observed that there is a limited research made on influence of relationship marketing dimension on customer satisfaction, trust, and loyalty. Hence, this research is undertaken to fill the gap especially in the contest of private and public banks. The purpose of the research is to contribute the body of knowledge on relationship marketing and its performance on banking sector particularly private and public banks. The next chapter discussed the methodology adopted in this study.