Banking Services and Moderating Role of Customers Characteristics (Length, Depth & Breadth)

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Abstract

In order to extend the literature on customer switching behavior the main objective of researches is to analyze the differences among customers in their propensity to switch service providers. For this purpose, different researchers study the impact of the differences in customer relationship characteristics (length, depth and breadth) on the probability to switch suppliers. Based on evidence from marketing and social literature, the length, depth and breadth of customer-firm relationships are expected to strongly influence customers' switching decisions, helping us to explain the differences between switchers and stayers. . Respondents would be the users of a bank. Sample size of this research study is 500. The positivist research philosophy approached is used as the structured questioner was developed and distributed for the data collection. Personal administrated questionnaire was distributed and collect the questionnaire from them. There is a moderating effect on the relationship of overall service quality and customer retention by the relationship characteristics length, depth and breadth are accepted. This result is in line with the previous researches which indicate that as the customer starts to deepen in the relationship with company it tends to keep on using the services for the longer period of time. Pakistani Banks users which are using the service of any specific service provider, as reflected by these results, confirm that when a user is spending a large sum of money on the services of the company is expected to linger on with that company for a period of time unless there are some serious service issues from the company.

Keywords: Relationship Characteristics, Customer Length, Customer depth, Customer Breadth.

1. Introduction

Much of the teaching and research in marketing has tended to focus on the former - acquiring new customers by developing products to satisfy specific needs has been one of the main concerns of academics and practitioners. However, the relative costs of customer acquisition and customer retention have resulted in a growing interest in issues surrounding the building and maintenance of long-term customer relationships as a key to improved profitability. This notion of relationship marketing is thought to be of particular relevance in industrial and service markets, although many consumer goods suppliers are becoming increasingly interested in the concept of customer relationships and customer retention. Service quality is widely seen as a key antecedent to successful customer relationships. Arguably, this is particularly so in the service sector where quality can be difficult to imitate and as such can potentially provide the basis for a sustainable competitive edge. Offering a superior service which the competition cannot match provides consumers with a reason for selecting and remaining with a particular provider. Conversely, a service offer which is inferior or indistinct may lead to greater problems in attracting customers and an increased likelihood of defection. Thus service quality can, in principle, provide the basis for enhanced loyalty, retention and improved business performance. Thus any bank that fails to surpass customer expectations and meet customer satisfaction will not be able to compete with other banks. It is the most difficult challenge for a bank that its customers transfer their accounts to rival banks because of better services. Increasing development of public and private commercial banks and improvements in the kind and way services have been offered, increasing expansion of financial and credential institutions and organs to provide financial and non-financial services, and increasing development of technology in banking industry offers a competitive and special environment to any organization. It requires that active organization in the banking industry of country pay more attention to customer satisfaction. This goal will not be achieved without localized models and indicators through which one can make sure of customer satisfaction. However, appropriate studies have not been done to realize dimensions of service quality.

There are usually four aspects in place in the service industry that present major disputes for company managers. First, over the previous ten years, customers' hopes for high quality service in service sector have increased. Significant successors in today's marketplace are those who provide service quality, convenience, speed, rightness, and value. Second, there is a considerable escalation in the degree and range of telecom operations e.g. call centers are such an example. Nowadays call centers are invited to execute more and more non-conventional responsibilities with the same source distribution. Though the more conventional task of call centers (such as collections and customer support) are still significant, recent developments imply that more deliberate roles (such as building the customer relationship and advertising company products and services) have become more common. Thirdly, call centers have developed into multi-channel communication centers where several new expertises are used to offer an extensive range of service to customers. For example, fax, phone, internet, e-mail and web chat are all used expansively in order to take advantage of opportunities for better customer contact. The fourth important tendency is outsourcing of call center operations to foreign locations. Sophisticated telecommunications systems have facilitated companies (e.g. Microsoft, Vodafone, Oracle, Bank of America, American Express, etc.) to outsource their customers support centers to off-shore locations (e.g. Caribbean Islands, Pakistan, India and the Philippines). Relationship marketing has recognized the importance of building long-term relationships in increasing

firms' profitability and guaranteeing their future viability. Owing to the damaging effects that customer switching behavior could have on the development of successful relationships, understanding customers' switching decisions can represent a key step in the process of establishing, developing and maintaining successful relational exchanges. However, less attention has been paid to the study of the impact of customer relationship characteristics on service quality dimensions and customer switching behavior and especially for service provider i.e., the Banking service provider. So, this research study examined to analyze the moderating impact of customer's relationship characteristics (breadth, length & depth) between the service quality and customer retention in collective.

2. Review of Literature

Marketing research has dedicated much effort to studying long-term relationships and the factors determining them (Dick & Basu, 1994; Ganesan, 1994), but rather less to the factors motivating customers to switch suppliers (Keaveney, 1995). At the same time, the literature on switching behavior has mainly focused on the antecedents of such processes (Roos, 1999), rather than on characterizing customer differences in terms of their greater or lesser propensity to switch service providers (Keaveney & Parthasarathy, 2001).

In order to extend the literature on customer switching behavior the main objective of researches is to analyze the differences among customers in their propensity to switch service providers. For this purpose, different researchers study the impact of the differences in customer relationship characteristics (length, depth and breadth) on the probability to switch suppliers. Based on evidence from marketing and social literature, the length, depth and breadth of customer-firm relationships are expected to strongly influence customers' switching decisions, helping us to explain the differences between switchers and stayers.

2.1 Breadth

Relationship breadth is operationalized as the number of different products the customer currently purchases from the focal service provider. Relationship breadth, by definition, arises from the customer's purchase of additional products from a service provider. This signifies a perception of receiving good value from that provider (Hallowell, 1996). It also results in the consumer interacting to a greater extent with the service provider, which builds trust (Morgan, M, & Hunt, 1994) and familiarity. Relationship breadth through cross-selling is argued to heighten consumer switching costs by increasing contact points between customer and provider (Kamakura, A., Wedel, Rosa, & Mazzon, 2003). Finally, research shows that consumer-based brand equity is built from repeated exposure to the brand (Aaker, 1991). The consumer who uses a service brand for multiple products is in receipt of more information about that brand, which affords the brand more salience, or "share of mind." Salience is empirically linked to retention (Romaniuk and Sharp 2003).

2.2 Length

A central tenet of marketing is that satisfying exchanges build customer continuance. Empirical associations between customer satisfaction and loyalty are well established (e.g., (Bolton & Lemon., 1999); (Cooil, Keiningham, Aksoy, & Hsu, 2007); (Crosby, A, & Stephens, 1987); (Gustafsson, Anders, Johnson, & Roos., 2005). As the continuance of the relationship (i.e., tenure) lengthens, the customer develops more trust toward the provider (e.g., (Bejou, David, Wray, & Ingram., 1996). According to (Morgan et al., 1994), the corollary of trust is relationship commitment. This suggests that a longer tenure customer should have a heightened propensity to repurchase a specific product from a service provider. A long-tenure relationship could also indicate greater inertia on the part of the customer (Oliver, 1999), as well as higher risk aversion (Gupta, Su, & Walter, 2004). That is, the customer

prefers to continue with the certainty of the current relationship rather than risk a relationship with another provider, even given the possibility that it will be a better relationship. These two factors suggest that a customer who has a longer purchase history for a particular product from a provider could have an accordingly heightened propensity to continue past behavior.

2.3 Depth

Relationship breadth and depth through cross-selling is argued to heighten consumer switching costs by increasing contact points between customer and provider (Kamakura et al., 2003). Expectations of reciprocity are more likely to arise from relationship breadth as compared to tenure because relationship breadth relates to current spending, or commitment levels, with the provider, while tenure reflects the past. Events that already occurred have less impact than those in the present or recent past. (Lopez, Redondo, & Olivan., 2006) investigated that relationship marketing has recognized the importance of building long-term relationships in increasing firms' profitability and guaranteeing their future viability. Owing to the damaging effects that customer switching behavior could have on the development of successful relationships, understanding customers' switching decisions can represent a key step in the process of establishing, developing and maintaining successful relational exchanges. They contributed by introducing the heterogeneity of customers in their relationship characteristics (depth, length and breadth) into the analysis of customers' propensity to switch service providers.

A customer's performance reaction to a service affiliation can range from ongoing the connection to finishing the link (in the form of changing to another service provider). The moving scope of loyalty is presented as assurances to the service relationship via the business providing the service and obligation to the service providers dealing with the customer. The significance of the links or communications connecting service employees and customers should also be noted in this research. The authors identified four situations of retention that support on the connection among attitude and behavior. High replicate buying activities can be recognized to both false and true loyalty. With their our types of activities exist in on a mixture from replacement buying support on the requirement of offered options to go over purchasing when the customer is so devoted to the behavior that he/she is fairly unaware to move to other alternatives. (Ndubisi, Wah, & Ndubisi, 2007) argued that the objective of correlation marketing are to generate and preserve durable contact among the firm and its customers that are pleasing for both sides, while other scholars presented the following solution personality of relationship marketing: every customer is measured an individual person or unit, actions of the firm are mainly intended for towards existing customers, it is based on connections and discussions , and the firm or company is trying to accomplish effectiveness through the reduction of customer turnover and the increase of customer relationships by improving services quality. (Roos & Edvardsson, 2008) examined that the perspective of this research study is the connection in alliance, link, appreciation, and participation. From a customer's point of view, the depth of a telecom connection differs on two extents: from contracted (uses few services) to extensive (uses many services) and from small (contact with people at the call center is automatic or quick) to intense (customer is "known" by people at the call centers). From a bank's perception, a relationship is more than distant and/or composed contacts with a customer; in that it is an attachment stand on feeling and understanding. Relationship marketing is described as the antithesis of "operation connections" (e.g. call centers usually connect customer's calling from abroad and local call users). In today's highly competitive

atmosphere, it is increasingly important that a CSR sales manager realizes the "fundamentals" that will convert service encounters into service relationships. We have also acquired diverse outcome concerning the perceived significance of CSR manager's distinctiveness and trust across point. A closer look at the stages in which it offers related characteristics in general, and modification in exacting, surface as the most prominent factors basically trust guide us to see a relationship between the adaptation factor and the "life cycle" of the customer 's company requirements. (Ranaweera & Neely, 2003) examine the holistic model of customer retention incorporating service quality perceptions, price perceptions, customer indifference and inertia. Large scale data from postal survey of users in England shows that perceptions of service quality have a direct linear relationship with customer retention. Price perceptions and customer indifference too were found to have a direct linear effect on retention.

(Thurau & Klee, 1997) purpose of this study is to develop a conceptual foundation for investigating the customer retention process, with the use of the concepts of customer satisfaction and relationship quality. Relationship marketing, customer satisfaction is often viewed as a central determinant of customer retention. Few empirical investigations in this area indicate that a direct relationship between these constructs is weak or even nonexistent. (Eriksson & Vaghult, 2000) studies: How customer retention depends on the relationship substance built up due to interaction between the parties. Relationship substance may be of a more or less embedded kind, which is explored here in the form of relationship satisfaction and organizational change in the buying firm. The conceptual model is tested on a sample of business relationships in professional services. The results support the fundamental effect that relationship satisfaction improves customer retention. (RUST & ZAHORIK, 1993) analyzed: A mathematical framework for assessing the value of customer retention. The framework enables managers to determine which customer satisfaction elements have the greatest impact, and how much money should be spent to improve particular customer satisfaction elements. Use an individual-level model of loyalty and retention, and then build up to market share by aggregation. The findings showed that there are relationships between service quality and customers' repurchase intention in mobile telephony (Blery et al., 2009). (Rootman, Tait, & Sharp, 2011) examined that relationship marketing is a strategy for building and maintaining relationships with clients, and customer retention is important for banks as it refers to the maintaining of profitable banking clients. The implementation of the recommendations of the article may lead to improved client relationships and increased customer retention rates, which will be beneficial to banks. Study also resulted in the development of a conceptual model that could be used in future relationship marketing research.

3. Methodology

Service quality taken as the construct while the three relationship characteristics (C.R.C) (length, depth and breadth) taken as the moderation. Customer retention (C.R) was taken as the dependent variable in this model. As shown above Wal et al, (2002) measure the service quality by using five dimensions as tool for customer retention. Narayandas (1998) developed scale for the measurement of the customer retention. Dawes (2009) investigated the relationship characteristics in relation to the customer retention. The models can be explained as follows:

Depth	Length	Breadth

SERVQUAL		C.R
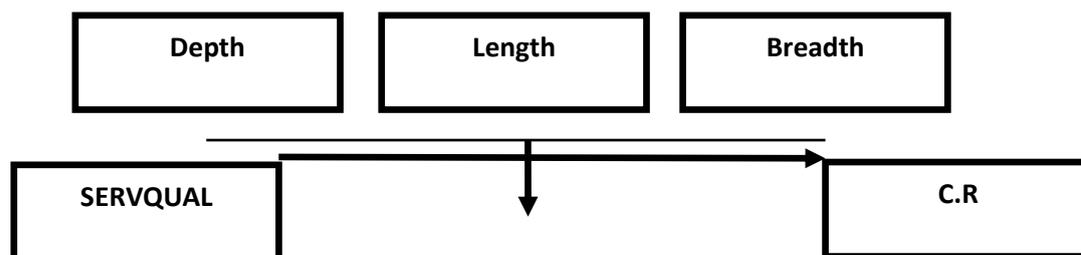
Fig:3. 1: There is a moderating effect on the relationship of overall service quality and customer retention by the relationship characteristics breadth, Length and Depth.

Based on the above discussion, following hypotheses are developed:-

H_1: There is a moderating effect on the relationship of overall service quality and customer retention by the relationship characteristics depth.

H_2: There is a moderating effect on the relationship of overall service quality and customer retention by the relationship characteristics breadth.

H_3: There is a moderating effect on the relationship of overall service quality and customer retention by the relationship characteristics length.

Respondents would be the users of a bank. Sample size of this research study is 500. The positivist research philosophy approached is used as the structured questioner was developed and distributed for the data collection. The qualitative deductive approach is used in this research. The research used primary data and there are many techniques to collect data like observation, Interviews and questioners, in this research paper data is collected through questioners. The questioner is distributed only to those people who use the services of a bank. The language used in the questioner is English.

Convenient sampling would be used where questionnaires were distributed among respondents directly as well as indirectly. The users of the service provider of bank are the respondent for this study. Self-administrative questionnaire was distributed among the students, professionals, house wife's etc.

Following questionnaires will be used for the collection of data.

1. 20 items service quality questionnaire (Wal et al, (2002) will be used to measure the service quality.
2. 7 items customer retention scale developed by Narayandas, Das (1998) will be used to measure customer retention.
3. A Three-item version (Dawes, John (2009) will be used to measure relationship characteristics.

4. Data Analysis

Two kinds of the analysis were conducted. One is called the descriptive kinds of the analysis and second is called the inferential kind of the analysis. Here, descriptive statistics, correlation and regression analysis is done below by using software SPSS version 21."Cronbach's alpha is used to measure reliability that ranges from 0 to 1, with values of .60 to .70 deemed as the lower limit of acceptability." Service quality has the reliability of 0.7 which fall in the acceptable range for the twenty items. The reliability of the customer retention of the seven items falls in the acceptable range of the reliability which is 0.7. It is also evidence from the literature that the reliability of the customer retention is present. The reliability analysis procedure calculates a number of commonly used measures of scale reliability and also

provides information about the relationships between individual items in the scale. So, all the variables and the items are in reliability acceptable range. Deceptive analysis is the snap short that shows the description of the whole data. In descriptive analysis means, standard deviation, skewness and kurtosis were the tools which are used to describe the data. The table-4.5 below described that description of the data. Table included no of variables i.e. dependent, independent, interacting, and demographics. It also included number of respondent means sample size for this study that is 460, minimum number observed against each variable and maximum numbers as well.

Table1 : Descriptive Analysis

Variables	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Age	1	6	2.54	1.030	.365	.160	-.340	.320
Education	2	5	3.30	.650	1.529	.160	1.646	.320
Experience	1	4	1.65	.754	.982	.160	.471	.320
CR	1.00	5.00	3.3870	.68164	-.329	.160	.507	.320
SQ	2.00	5.00	3.5275	.53891	-.115	.160	.071	.320

Similarly, mean, standard deviation, skewness and kurtosis id also measured and presented. Like age is categorized in 6 different groups and therefore minimum is 1 and maximum is 6. The mean of age lies in between second and third group means average age in this study belongs to 2nd and 3rd group. Standard deviation showed that there is a variance from the mean to 1 next group above and below. The graph of age is slightly right skewed. All demographics variables can be described in the same way. Bivariate correlation is used to test the relationship between the variables used for this study. Bivariate correlation is used to test the relationship between the variables used for this study. Analysis describes that similar variable is row and column produces score 1 that is perfectly correlated. The perfection is only caused by similar variable having same values are tested. CR is positive significantly correlated with SQ because p-value is less than 0.05.

To test the moderating role of JD recommended by Baron and Kenny (1986) is applied. Results of moderation analysis are given in Tables. These tables are explaining the dimensional effect of CRC as moderator between SQ and CR. The table below is explaining the impact of moderating variable which is CRC (Length) between the relationship of Customer Retention and Service Quality by applying Andrew F. Hayes test of moderation. Results indicated that for ZCRCLSQ (CRCL * SQ), the value of P is 0.019 which is less than 0.05 so it supports that CRC (Length) significantly moderate the relationship between Customer Retention and Service Quality. Hence, it can be concluded that service quality and length of customer relationship have significant positive impact on Customer Retention. If the service quality is improved and length of customer relation is increasing it is more likely to retain a customer.

Table 2:
Moderation of C.R.C (length) on SERVQUAL & C.R

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
	(Constant)	2.533	.933		2.716	.007		
	SQ	-.139	.274	-.110	-.508	.612	.053	1.021
	CRCL	-.250	.266	-.254	-.942	.347	.034	2.472
	ZCRCLSQ	.176	.075	.980	2.359	.019	.014	4.849

The table below is explaining the impact of moderating variable which is CRC (Breath) between the relationship of Customer Retention and Service Quality by applying Andrew F. Hayes test of moderation. Results indicated that for ZCRCBSQ (CRCB * SQ), the value of P is 0.002 which is less than 0.05 so it supports that CRC (Breath) significantly moderate the relationship between Customer Retention and Service Quality. Hence, it can be concluded that service quality and breath of customer relationship have significant positive impact on Customer Retention. If the service quality is improved and breath of customer relation is increasing it is more likely to retain a customer with additional purchasing of the different products of the same product/service provider.

Table 3:
Moderation of C.R.C (Breadth) on SERVQUAL & C.R

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
	(Constant)	2.901	.790		3.671	.000		
	SQ	-.277	.233	-.219	-1.188	.236	.066	1.134
	CRCB	-.309	.237	-.338	-1.302	.194	.033	3.011
	ZCRCBSQ	.207	.066	1.188	3.115	.002	.015	4.883

The table below is explaining the impact of moderating variable which is CRC (Depth) between the relationship of Customer Retention and Service Quality by applying Andrew F. Hayes test of moderation. Results indicated that for ZCRCDSQ (CRCD * SQ), the value of P is 0.019 which is less than 0.05 so it supports that CRC (Depth) significantly moderate the relationship between Customer Retention and Service Quality. Hence, it can be concluded that service quality and depth of customer relationship have significant positive impact on Customer Retention. If the service quality is improved and depth of customer relation is increasing it is more likely to retain a customer with deepen inertia on customer side.

Table 4:
Moderation of C.R.C (Depth) on SERVQUAL & C.R

Model-4		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
	(Constant)	2.259	.814		2.776	.006		
	SQ	-.224	.251	-.177	-.894	.372	.049	20.369
	CRCD	-.059	.213	-.063	-.275	.783	.037	27.145
	ZCRCDSQ	.169	.064	.948	2.652	.009	.015	66.271

5. Conclusion

The entire hypothesis in this model: H_1: There is a moderating effect on the relationship of overall service quality and customer retention by the relationship characteristics depth. H_2: There is a moderating effect on the relationship of overall service quality and customer retention by the relationship characteristics breadth. H_3: There is a moderating effect on the relationship of overall service quality and customer retention by the relationship characteristics length respectively are accepted. This result is in line with the previous researches which indicate that as the customer starts to deepen in the relationship with company it tends to keep on using the services for the longer period of time. Pakistani Banks users which are using the service of any specific service provider, as reflected by these results, confirm that when a user is spending a large sum of money on the services of the company is expected to linger on with that company for a period of time unless there are some serious service issues from the company. Depth of the customers is especially reflected in the post-paid users which do not generally concern about the monetary issues but are more concerned with the service quality. The study also established that the combination of tangibility, reliability, responsiveness, assurance and empathy together have significant effect on customer retention in presence of customer relationship characteristics and also with the dimensions of it. Therefore, service quality has positive effect on customer retention. These variables should work hand in hand to ensure success and survival of the bank. The study accomplished that quality service is an important factor for the retention of customers before. So, Banks should focus in service quality to retain their customers in every dimension of service quality. Earlier studies were merely limited to address the service quality and customer retention issues, while this study extends the previous. So, it contributed towards understanding of the moderating roles of relationship characteristics (relationship length, breadth, depth) between the service quality and customer retention especially in the context of Banking Service Providers of Pakistan.

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