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Relationship Marketing and Service Quality in Bank Muscat Oman (Sayarati Loans)

*Normala S Govindarajo[1], Brinda Kalyani P R[2]
[1]Othman Yeop Abdullah Graduate School of Business, Universiti Utara Malaysia, Malaysia
[2]Rustaq College of Applied Sciences, Sultn of Oman
*gnmala@yahoo.com

Abstract: Sultanate of Oman is one of the prominent GCC Countries with a population of around 3 million. With assets worth over USD 15 billion, Bank Muscat (SAOG) is the leading financial services provider in Oman with a strong presence in Corporate Banking, Retail Banking, Investment Banking, Treasury, Private Banking and Asset Management. This paper looks into the "RELATIONSHIP MARKETING AND SERVICE QUALITY IN BANK MUSCAT OMAN (Sayaratti Loans)". The quality of customer service is the key indicator of the performance of the different branches of the Bank. Banks in the current scenario is increasingly showing its interest in satisfying a customer wants. Given the profit figures on board as targets Banks need to also look into the special needs of the customer's perspective, any lacuna in service quality to be looked into seriously. The car loans popularly known as Sayaratti loans are taken as the product for study. The findings of the study say that there is a significant relationship between the age and the overall customer satisfaction levels and there is no significant relationship between the age and the service quality by the bank.

Keywords: *Relationship management, Service quality, customer expectations, Sayaratti Loans, Oman Banking System*

1. Introduction

In the name of Allah, the most merciful: (2:275) "those who charge usury are in the same position as those controlled by the devil's influence. This is because they claim that usury is the same as commerce. However god permits commerce, and prohibits usury. Thus whoever needs this commandment from his load, and refrains from usury, he may keep his past earnings and his judgment rests with god. As for those who persist in usury, they incur hell, wherein they abide forever." Thus the Quran forbid excessive or exorbitant interest (Riba). Still Banks have to function with the income from Interest and relationship marketing is of paramount importance in any Banking Organization. All commercial banks and the foreign banks have their profit boards on targets; alongside customer satisfaction and service quality play a vital role in achievement of these targets. Among the GCC Countries Sultanate of Oman occupies an important place and in Oman, Bank Muscat (SAOG) is the leading financial services provider with a strong presence in Corporate Banking, Retail Banking, Investment Banking, Treasury, Private Banking and Asset Management. Firmly positioned to exceed one million satisfied customers in 2013, the Bank has the largest network of 126 branches, 371 ATMs, 116 CDMs (Cash Deposit Machines) and 4500 Point of Sale terminals. It plays a major role in the Capital Market functioning in Oman. Banking sector is undergoing a rapid change and Oman is forerunner in the same. Banking sector has become too competitive with the advent of tech-savvy private banks and the expansion of foreign banks. In Oman the major players in the corporate world have directly started approaching capital markets for their capital requirements without approaching the bank finance. With this trend in vogue banks have introduced customer friendly measures like 24 hour banking, anywhere anytime banking, Internet Banking, extended business hours, ATM Network, mobile banking and many more. Rust & Oliver (1994) states that understanding satisfaction is necessary for managing SQ effectively.

2. Literature Review

Relationship Marketing: According to Kotler & Armstrong (2000) building relationships with clients help marketers to better understand and satisfy clients. Walsh et al.(2004,p 469) define relationship marketing as "the activities carried out by banks in order to attract, interact with and retain more profitable of high net worth customers." Once (2012) found that there was no significant differences were found between the segments on customer's evaluations of the service relationship or their loyalty towards the bank. Relationship marketing develops marketing productivity (Anahita et.al, 2011) and builds up mutual values for customers and sellers by creating effective and long lasting relationships.

Their study evaluated the impact of customers' perceived service quality on relationship commitment, relationship satisfaction and trusts as relationship marketing orientations and then examines the influence of these dimensions on customers' buying behavior on results showed significant relationships between customers' perceived service quality as independent variable and relationship satisfaction and trust as dependent variables. Rootman (2011) revealed that significant positive relationships existed between six of the seven independent variables, such as communication, personalization, empowerment, ethics, fees and technology, and bank's relationship marketing. Gilaninia (2011) investigated the relationship marketing in the private banks and public banks and found that close relationship exists between bank employee and customer and also the market conditions are the most important indexes of bank in providing services to customers. Rootman, Tait and Sharp (2011) stated that banking industries are very competitive, and banks are facing service delivery challenges. Relationship marketing is a strategy for building and maintaining relationships with clients, and customer retention is important for the bank as it refers to the maintaining of profitable banking clients. The study resulted in a conceptual model that could be used in future relationship marketing research. Uppal (2009) made a study on customer service and inferred that there is a significant difference among three bank groups with regard to the time customers have to spend to transact a business and found that e banks are more efficient with regard to time factor.

Quality management system: The benefits of a good quality management system to increase productivity, reduction in error rates, cost savings, increased customer satisfaction and becoming a leading banker. ISO 9000 standard fits the banking environment and perceived a suitable tool for an efficient bank management.

About Sultanate of Oman: Oman is a vast desert land with deserts plains and mountains. The capital city is Muscat with many Regions in its Sultanate. It is one of the predominant members of the GCC Countries and has a stable economy. Ruled by His Majesty Qaboos bin Said Al Said Oman has achieved an unbeatable position in the world economy; Oman, is dominated by trade. The more traditional exports of the city include dates, mother of pearl, frankincense and fish. Many of the souks of old Muscat and Muttrah sell these items and traditional Omani artifacts. The Sultanate is divided into six regions namely Al Dakhliyah, Batinah, Al Wasta, Sharquiya and Zahirah. In this paper the Al Dahirah Region is taken as the area of study which consists of 3 wilayats Ibri, Yanqul and Dank. It has 3 Governorates as well viz., Muscat, Musandam, Dhofar and Buraimi.

Banking System in Oman: The banking sector is an important factor in maintaining financial equilibrium and economic stability. The Omani banking sector, which comprises the Central Bank of Oman (CBO) and various commercial and specialized banks operating in the Sultanate, is stable, highly efficient and able to respond to regional and international developments. The commercial Banks in Oman include Bank Dhofar, Bank Muscat SAOG, National Bank of Oman SAOG (NBO), Oman Arab Bank SAOC, Oman International Bank SAOG and the foreign banks operating in the country are Bank of Baroda, Banque Banorabe, Barclays Bank, Citibank, HSBC, and National Bank of Abu Dhabi, Standard Chartered Bank.

Bank Muscat: With assets worth over USD 15 billion, Bank Muscat (SAOG) is the leading financial services provider in Oman and is one of the leading Banks in giving importance to customer relationship management.

About Ibri & Bank Muscat: Ibri is one of the oldest towns in the Sultanate of Oman. It was once a centre for trade, art, religion, education and culture. It is surrounded by the mountains. Ibri is known as the agricultural village. It is graded as Wilayat and has six main areas which are Al Araqui, Sulaif, Souk, Hawas, Ibri city and Murtafa. New houses are coming up on the western part of the town. Ibri being the growing city has a population of around 1,01,640 persons. Development of the city has been marked by the connection to Muscat via a two lane highway which has increased tourism. Ibri economy is based on agricultural products and nearly 20% of oil and gas exports of Oman have been extracted from in and around Ibri.

Statement of the Problem: The advent of technology is present in all fields and banking sector is no exception. Customer has the facility to do banking from home. With the present day advent of technology and cut throat competition banks have to concentrate deeply in service satisfaction and service quality which would satisfy his customer so as not to switch over to another Bank. Service quality and customer relationship can be best studied if done in connection with a particular product of the Bank. Bank Muscat

offers many products like Baituna home loans, educational loans, overdraft facility, personal loans and Sayaratti car loans. Since car loans are very popular among both nationals and expatriates that are chosen as the product for analyzing customer satisfaction and service quality. With this background in mind an attempt is made by the Authors to look into the service quality and relationship management of Bank under the title "Relationship Marketing and Service Quality in Bank Muscat Oman (Sayarati Loans)"

Scope of the Study: Sultanate of Oman has Central Bank of Oman as its central bank and commercial banks and foreign banks functioning in the country. Among the commercial banks Bank Muscat is a great performer and location of study is confined to the IBRI Region since studying the customer satisfaction in the whole country is far out of reach. They propagate 'high-touch' factor through 'high-tech' factor for the customer.

Objectives of the study: The following are the main objectives of the study:

- To state the profile of the customers in Bank Muscat, Ibri.
- To explore what factors determine the perception of customer satisfaction.
- To examine the service quality as perceived by the customers of the Bank's Sayaratti loans to customers.
- To evaluate whether gender plays a role in the satisfaction about Sayaratti car loans.

Hypothesis

- There is a significant difference between gender of the respondents and their service quality about Sayaratti Car Loans.
- There is a significant relationship between the Age and their level of satisfaction in terms of satisfaction Sayaratti Car Loans.
- There is a significant difference between gender of the respondents and their benefits.

3. Methodology

Population

Reason for choosing Bank Muscat as area of Study: Bank Muscat offers a complete range of retail and personal banking products and services through its network of 127 branches across the length and breadth of Oman. A thorough understanding of customer needs has helped Bank Muscat to successfully develop flexible and customized products to meet them. They promise banking service that is flexible enough to tailor-make a product suite to take care of the customer's specific banking needs. Their objective is to offer excellent value to customers by providing knowledgeable, efficient and reliable services in a personal, helpful and responsive manner. This statement in the consumer banking division by Bank Muscat has instigated the Authors to choose Bank Muscat as area of study.

Reason for choosing Ibri as area of Study: Ibri is a fast growing second line city in Oman apart from the developed cities of Oman like Muscat, Nizwa and Salalah. The city is closer in vicinity to Dubai and Saudi. Dubai as well as Saudi has well set car loans disbursements and the best influence if any could be cast only in this city of Oman. There is a huge floating population between Dubai and Ibri since it is enroute Saudi and UAE. Therefore Ibri has been chosen as the area of study

Research Design: The research design is empirical in nature since the study is conducted using both analytical and diagnostic type of research. Personal interviewing method was adopted to collect the primary data. The secondary data were collected from the website, Wilayat of Ibri region and Bank Muscat branches of Ibri region.

Sampling Design: Customers have been chosen as the samples because new system, products, and services of Banks are evolved based only on the customer requirements. Therefore the customers of Oman felt the necessity of car loans for buying new cars. Relationship banking also reveals the customer request for this product of the Bank. Therefore the authors have chosen customers of Bank Muscat as the samples for studying the customer relationship and service satisfaction .with regard to Sayaratti car loans.The universe of the study is based on the list of customers given by Bank Muscat Ibri branches. From the list of customers those who have availed Sayaratti car loans are drawn out and from them samples are being drawn. Stratified random sampling has been adopted. 250 customers have been taken as sample by the application of stratified random sampling techniques. The total number customers in

Bank Muscat Ibri are 28,130 . Every branch is considered as strata and sample customers are chosen at random from each branch.
Stratified random sampling was adopted dividing Bank Muscat in to 6 branches and then randomly customer samples were chosen as below.

Table 1: Stratified Random Sampling in proportion to Population

Place	Branch	Total Customers	Sample Customers of car loans
Ibri	Jubail	11,950	126
	Souk	1,250	8
	Al Araqui	2,000	17
	Dreez	11,620	91
	Sulaif	825	5
	Al Hayal	485	3
	Total	28,130	250

Source: From the respective branches of Bank Muscat Ibri.

Tools of data collection: The study considered following tools for data collection

- Questionnaire on demographic profile.
- Questionnaire on customer relationship and service quality.
- Questionnaire on Sayaratti Car Loans.

Data collection and Processing: After the completion of data collection, the filled up questionnaires were streamlined properly. A master table was prepared to sum up all the information contained in the questionnaire. With the help of the master table, classification tables were prepared and then classification tables were directly taken for analysis. Percentage of Analysis, level of Agreement techniques ranking methods are taken as tools of analysis. Chi square analysis, and Mann Whitney test, have also been done and interpretation drawn.

Analysis and Interpretation of data: Simple percentage analysis is done to look into the demographic factors of the data of customers. Chi- square test was used to analyze the association of demographic variables and service satisfaction, Kuskal Wallis test evaluates if the population medians on a dependent variable are the same across all levels of a factor, and Mann Whitney test assess if one of two samples of independent tend to have larger values than the other.

Operational definitions

Bonding: The caring, personal attention provided to customer. The welcoming smile that a customer gets from the banker on his arrival at the bank can be considered as bonding.

Reliability (trust): Customer relies on the bank when his work is accomplished on the given time deadlines and up to his satisfaction.

Responsiveness: The willingness of the banker to help the customers on their arrival at the banks.

Reciprocity: Mutual exchange of privileges by both the parties.

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

Shared values: The common value system, social commitment etc.,

Demographic factors

Age of the respondents: The age of the respondents who have accounts with Bank Muscat.

Gender of the respondents: The gender of the respondents whether they are male, or female.

Educational qualification: The educational qualification where they are undergraduates, graduates, post graduates, or those who have no formal education.

Job status: The job status of respondents whether they are salaried class, unemployed or agriculturists.

Earnings: The respondents are divided into various income groups.
Nationality: The nationality of the respondents whether they are Omanis, expatriates etc.,

Service Quality: Service quality is measured in terms of trust, responsiveness, ambience, and assurance.

Profile of the Bank Muscat Customers: The first objective of the study is to study the profile of the Bank Muscat customers who have been chosen as respondents. The Profile has been studied based on age, gender, education, job status, earnings and nationality.

Age: The majority of the respondents that is 40% belong to the age group of 35-45 followed by the age group of 25-35 around 30.8%
Gender: The majority of the respondents are Male that is 58.9%. The female respondents were 41.1%
Educational Qualification: The majority of the Respondents that is 20.3% are Graduates. 18.6% are post graduates. But 16.1% of the respondents have no formal education.
Based on Job status: Classification has also been done based on their employment status. Study is conducted on the respondents as to they are salaried, or run own business or are agriculturist. Since 74 Respondents did not belong to any of the following group they are not included in the classification. Majority of the respondents i.e. 37.9% belong to salaried class, and 35.4% are running own Business. 26.7% have their own agricultural land and do agriculture.
Earnings: The respondents have been normally distributed among all the classes of earning without many variations. Majority of the respondents i.e. 22.8% belonged to below 500 RO per month. 22.5% belonged to 1000-1500 RO earnings per month.
Nationality: The majority of the respondents who were chosen for study i.e. 41.1% is Expatriates who belonged to other countries excluding the GCC.

Hypothesis Testing:

Ha: There is a significant difference in overall customer service quality between the gender and their overall service quality.
Ho: There is no significant difference between gender of the respondents and their overall service quality.

Table 2: Association between Gender and Customer Service Quality

	Gender	Mean	S.D	Statistical Inference
1	*Trust*			
	Male(n = 192)	16.89	3.204	T=-1.973
	Female (n=58)	17.81	2.775	0.050>0.05
				Significant
2	*Responsiveness*			
	Male(n = 192)	21.67	3.312	T=-0.787
	Female (n=58)	22.05	3.114	0.432>0.05
				Not Significant
3	Assurance			
	Male(n = 192)	14.28	2.341	T=-0.198
	Female (n=58)	14.34	2.252	0.843>0.05
				Not Significant
4	Ambience			
	Male(n = 192)	44.40	6.016	T=-0.614
	Female(n=58)	44.93	5.081	0.540 >0.05
				Not Significant
5	Overall customer service quality			
	Male(n = 12)	97.23	13.049	T=-1.003
	Female (n=58)	99.14	11.449	0.317>0.05
				Not Significant

Df= 248

4. Findings

The above table shows that there is no significant difference between gender of the respondents and their overall customer service quality. Hence, the calculated value is greater than the table value (0.317>0.05). So the research hypothesis is rejected and the null hypothesis that is there is no significant difference between gender of the respondents and their overall customer service quality is accepted.

There is a significant relationship between the Age and their level of satisfaction in terms of satisfaction Sayaratti Car Loans.

Research Hypothesis

There is a significant relationship between the Age and their level of satisfaction in terms of satisfaction of Sayaratti Car loans.

Null Hypothesis

There is no significant relationship between the age and their level of satisfaction in terms of satisfaction of Sayaratti Car loans.

Age of the respondent is an independent variable that influences the Respondent's satisfaction in terms of performance of car loans. Respondents belonging to different age groups will be having different levels of satisfaction in terms of performance. Hence, an attempt has been made by the Authors to analyze whether there is any significant relationship between the Age and their level of satisfaction in terms of performance of Sayaratti Car Loans. For this purpose, a two-way table has been prepared. Table below shows the age wise classification of the Respondents and their level of satisfaction in terms of performance.

Table 3: Age and Level of Satisfaction in Terms of Performance

Age	Level of Satisfaction in Terms of Performance			Total
	High	Medium	Low	
Below 25 years	14	4	20	38
25-35 years	3	34	24	61
35-45 years	18	56	33	107
Above 45 years	11	16	17	44
Total	46	110	94	250

The table shows the number of Respondents with a high, medium and low level of satisfaction in terms of performance. In order to test whether there is any significant relationship between age and level of satisfaction in terms of performance, Chi-square test has been applied. The hypothesis is REJECTED since calculated value is less than Table Value.

Calculated Value of X^2 = 0.67

Table value of X^2 at 5% level of df = 5.991

RESULT = 0.67<5.991

The calculated value 0.67 is less than the table value 5.991 at 5% level, the hypothesis that the Age influences the level of satisfaction in terms of performance is rejected. This shows that there is no significant relationship between the Age and their level of satisfaction in terms of performance.

Finding: There is no significant relationship between the Age and their level of satisfaction in terms of performance.

There is a significant difference between gender and their benefits derived from Banks for Sayaratti loans.

Research Hypothesis

There is a significant difference between gender of the respondents and their benefits namely immediate disbursement of loans, documentation procedure length, monthly installment being low, tailor made services and customer wait time.

Null Hypothesis

There is no significant difference between gender of the respondents and their benefits namely immediate

disbursement of loans, documentation procedure length, monthly installment being low, tailor made services and customer wait time.

Statistical test:

Table 4: MANN- WHITNEY TEST

S/N	Gender	Mean Rank	Sum of Ranks
1	**Immediate Disbursement of Loans**		
	Male(n=192)	122.88	23593.50
	Female(n=58)	134.16	7781.50
2	Length of document procedure		
	Male(n=192)	126.54	24296.00
	Female(n=58)	122.05	7079.00
3	Monthly Installment being low		
	Male(n=192)	127.17	24416.50
	Female(n=58)	119.97	6958.50
4	Tailor made services		
	Male(n=192)	126.25	24240.50
	Female(n=58)	123.01	7134.50
5	Customer wait time		
	Male(n=192)	126.27	24244.50
	Female(n=58)	122.94	7130.50

Table 4(a): Test statistics

	1. Immediate Disbursement of Loans	**2. Length of document procedure**	**3. Monthly Installment being low**	**4. Tailor made services**	**5. Customer wait time**
Mann Whitney U	5065. 500	5368.000	5247.500	5423.500	5419.500
Wilcoxon W	23593.500	7079.000	6958.500	7134.500	7130.500
Z	-1.066	-0.424	-0.689	-0.309	-0.316
Sig.	.287	.671	.491	.757	.752

Grouping Variable: Gender: The above table shows that there is no significant difference between gender of the respondents and their benefits derived from the bank namely, immediate disbursement of loans (0.287 > 0.05), documentation procedure length (0.671 > 0.05), monthly installment being low (0.491 > 0.05), tailor made services (0.757 > 0.05) and customer wait time (0.752 > 0.05). Hence the calculated value is greater than the table value. So the research hypothesis is rejected and Null Hypothesis is accepted.
There is no significant difference between gender of the respondents and their benefits namely immediate disbursement of loans, documentation procedure length, monthly installment being low, tailor made services and customer wait time.

Discussion: The Sayaratti loans of Bank Muscat are the most popular car loans in Oman. They help the customers to buy a new car which is a necessary accessory for both nationals ad expatriates in the country. There is scarce public transport available in all parts of the country and with a huge expatriate population's presence car loans are highly on the chasing list of the people. Bank Muscat being the pioneer in the Industry have tech- savvy means of disbursements and loan tracking methods. Customer relationship management is paramount importance to any banking concern and so in our present study it is found that there is no significant difference between gender of the respondents and their overall customer service quality. This is supported by the study carried out by Chantal Rootman (2011) which revealed that significant positive relationships existed between six of the seven independent variables, such as communication, personalization, empowerment, ethics, fees and technology, and bank's relationship marketing. This concludes that customer relationship is more important than any other activity in Banking Industry since profit boards can be achieved only through customer service satisfaction.

The present study also found that there is no significant relationship between the Age and their level of satisfaction in terms of performance of the Sayaratti car loans. This goes hand in hand with the findings of Rootman and Sharp (2011) who stated that banking industries are very competitive, and banks are facing service

delivery challenges. Relationship marketing is a strategy for building and maintaining relationships with clients, and customer retention is important for bank as it refers to the maintaining of profitable banking clients. The study resulted in a conceptual model that could be used in future relationship marketing research. Therefore the Banks are keen in satisfying all age group customers irrespective of their credit limits also. Gilaninia (2011) investigated the relationship marketing in the private banks and public banks and found that a close relationship exists between bank employee and customer and also the market conditions are the most important indexes of bank in providing services to customers. The same view is supported by the present study and it is proved that there is no significant difference between gender of the respondents and their benefits namely immediate disbursement of loans, documentation procedure length, monthly installment being low, tailor made services and customer wait time. The Banker considers various aspects of satisfaction levels of the customer and seeks to satisfy his particular needs.

Implications: The discussion clearly states that there is no significant difference between gender of respondents and the Bank's overall service quality. It also proves that age and satisfaction levels have no significant relationship as well. Even the gender has no significant relationship with the benefits received. Therefore the implications of the study are the demographic components of the profile of the respondents do not have much influence on the customer relationship and the service quality. In other words, Banks have developed a system which aims at serving a customer better, irrespective of his gender and age. The other demographic factors were not tested in the present study and therefore inferences are not drawn. A banker can survive in the field only with his excellent service quality and relationship management skills.

Suggestions

Suggestions of the Study: The following are the suggestions of the study when looked at from various angles of the stakeholders.
Suggestion by the Respondents: Sayaratti car loans are known for its fast disbursements but loan interest is burdening them to an extent. It uses tech savvy methods and the direct debits do not allow them to be flexible in payments.
Suggestions by the Bank Employees: The increased high tech service of Banks is for the high touch service the Banks are aiming at for the customers. If they are not using it then the purpose and money spent on that is underutilized. With all cautions mentioned customers are requested to avail the services.
Suggestion by the Authors: Though the transactions and the services in Sayaratti car loans are time consuming it helps the salaried class to own a new car. The hidden costs in the transactions need to be reduced to increase the satisfaction levels and service quality. Loan disbursement is a herculean task for the Banker since it needs scrutiny at various levels about the customer's credibility which is a sneaky task to complete.

Limitations of the Study: Since the study was conducted only in Ibri Region, omitting other places of Oman, the results obtained are just generic and cannot be applied to the whole of Oman.

5. Conclusion

The topic of customer satisfaction and service quality is very sensitive and vulnerable to be discussed in this part of the World since it is governed by Islamic Religion, Values and Culture. It was not easy for the authors to look into deeply – the real reasons for dissatisfaction and what extra service to be offered for customer satisfaction in Oman because of its sensitive nature. Disbursement of loans again is a risky task since repayment is assured only with the salaried class and proper scrutiny need to be carried out at various levels before doing the same. There exists a cut throat competition among the banks and getting the data was next to impossible. The respondents who belonged to Oman refused to answer many of the questions which lead the authors to choose judgment sampling at a particular point of time. The study finally revealed that the customers are satisfied with the service quality of Bank Muscat as far as Car Loans are concerned.

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