

**MANAGING CUSTOMER RELATIONSHIP IN  
PRIORITY BANKING – TIPCE AS DRIVER OF CUSTOMER  
LOYALTY AND WORD OF MOUTH OF PT BANK MANDIRI.  
CASE STUDY OF PRIORITY BANKING CUSTOMERS IN  
KELAPA GADING.**

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**ABSTRACT**

This research proposes the idea of applying company culture or philosophy into a set of operation procedure which is applied by all employees. The goals of implementing company culture into a set of procedure are obtain long term profitability by creating loyalty behavioral intention and positive word of mouth from the existing customers. The sample used in this research is priority banking customers in PT Bank Mandiri Indonesia that is located in Kelapa Gading Priority Outlet. It is founded that customers will generate word of mouth based on what they feel about the bank. In addition, they will remain loyal with the bank if they feel satisfied with the services.

Keyword: Relationship marketing, word of mouth, loyalty behavioral intention.

## INTRODUCTION

Customer relationship management concept is derived from the relationship marketing concept. Customer relationship management (CRM) can be defined as a set of process enabling systems to support business strategy (Chang & Wen, 2014). The main objective of CRM is to obtain as many data as possible from customers to gain comprehensive view about the customers. Once the data has been collected, the company will use it as a reference to create a new product/services or improve their current product lines. By doing so, the company is expected to maintain mutually profitable and sustainable relationship with their customers. CRM is very important for today's business because of customer's demand that can be very dynamic and specific. Each customer can demand a different good or services that best suits their needs, and the company should be able to deliver it otherwise the customer can decide to buy from another companies. In addition, it is also very important for the company to be able to learn about their customer. CRM provide an opportunity for a company to learn about customer's purchase behavior, needs, and even competitor's products and services that the customer also uses. Thus, by learning about the customers, the company can anticipate the demand from the customers, and obtained ideas that can be used as a reference for improving their current products or services (Triznova, 2015).

Successful CRM implementation can result in loyal customers and expanded market share which ultimately leads to higher profit.

Customer's loyalty can be divided into two different types which are behavioral loyalty and attitudinal loyalty. In this research, behavioral loyalty will take form in customer's decision to keep banking with Bank Mandiri or switch to another bank. In addition, attitudinal loyalty will be in positive word of mouth intention. Moreover, due to banking industry's product and services that may benefit customer in the long term, this research will also divide loyalty into two different time frame which are short term loyalty behavior and long-term loyalty behavior.

In this research, customers of priority banking in Bank Mandiri will be used as a sample. In Bank Mandiri, there's a company culture or philosophy called TIPCE which is the abbreviation of Trust, Integrity, Passion, Professionalism, Customer Focus, and Excellence. TIPCE has been implemented since 2005 and has been a set as an example by other banks to improve their services. TIPCE has been considered as a formal guide for employees in Bank Mandiri to serve their customers. In that case, it should be applied by every employee's especially front-line employees who are interacting with customers daily.

Earlier research found that there are no direct effects from Guanxi philosophy as a source of CRM towards loyalty behaviors in Chinese companies and customers as a sample (Lee, 2017). However, the effect is mediated by the calculative trust and affective attitude. In addition, Guanxi philosophy as a source of CRM also has direct effects towards word of mouth intention.

## Research Objective

This research will analyze whether TIPCE as a company philosophy has the same effect as Guanxi philosophy. Thus, the research purposes are as follows:

1. TIPCE implemented by representative has positive effects on customer's affective attitude.
2. TIPCE implemented by representative has positive effects on calculative trust.
3. Calculative trust has effects towards customer's loyalty behavioral intention.
4. Calculative trust has positive effects towards word of mouth intention.
5. Affective attitude has positive effects towards customer's loyalty behavioral intention.
6. Affective attitude has positive effects towards word of mouth intention.

## LITERATURE STUDY

### Banking Industry

In today's business environment, bank is divided into three different parts based on the type of customers that they served. Banks that serve individual customers are classified as retail banking. Banks that serve corporate customers are classified as corporate banking. Finally, banks that conduct transactions related to government bonds, stock issuance from companies, and engaged in money market transactions to earn profit are classified as investment banking.

This research will focus on the retail banking aspect of Bank Mandiri. In retail banking of Bank Mandiri, there is a market segment

called as priority customers or nasabah prioritas, In order for a customer to be classified as a priority customers, he/she will have to have at least one billion rupiah in his/her account. As an extra facility, priority customer's savings and investment are managed by priority banking officer that regularly advised their client regarding the best assets to invest.

### *Trust, Integrity, Professionalism, Customer Focus, and Excellence (TIPCE).*

In Bank Mandiri, there is a corporate culture in known as TIPCE which the abbreviation of trust is, integrity, professionalism, customer focus, and excellence. Each of those components explained as follows:

#### 1. Trust

Build confidence and excellent in a sincere and open relationship based on reliability. According to the source from PT Bank Mandiri, there is a popular statement in the banking industry which state "My Word is My Bond" which means the service or products that are delivered to the customers should be consistent with what the bank's representative stated

#### 2. Integrity

Act truthfully, with dignity and uphold the ethics of the profession. Banking industry has an important role in society as a provider of financial product or services. There are policies and standards which are the formal basis for the bank's operation and decision making. All activities should be done according to the regulation and standard in order to bring benefit for the society

### 3. Professionalism

Professionalism value can be shown by completing work accurately on the basis of competence with full responsibility. Without the appropriate expertise and knowledge, it will be impossible for the bank to perform according to the standard given and meet client's expectation. Learning to improve quality and competency, completing tasks on time with the highest standard, have clear understanding about role and responsibilities, attention to detail, ability to see business opportunity, and ability to provide the best solutions to their customers.

### 4. Customer focus

Always put the internal and external customers as a focus for building a positive experience of mutually beneficial and sustainable growth. Build and maintain relationship will bring benefit for both the bank and the customer.

### 5. Excellence

Bank Mandiri always strives to give their best in every circumstance regardless of who the customer is. Instead of just focus on profit, the bank also focuses on social concern that happened in Indonesia.

### **Calculative Trust**

Trust is viewed as a vital factor as important as commitment in relational exchanges. Trust is defined as the probability that the other party acts in our favor or at least not in our disfavor and is mannered enough to agree to commit to a cooperation with it (Gambetta, 1988). Trust is also defined as the client's perception of credibility, integrity and client's goodwill. This means that the seller

has the necessary skills to adequately meet the expectations of the client to whom he transmits the reliable and relevant information. The company will act based on their customer's interest regardless of the situation. Trust is also considered as central characteristics of the relationship, in addition to power, goals compatibility and communication (Gambetta, 1988).

### **Affective Attitude**

Early research conducted states that affective attitude towards service provider can be a key factor in predicting word of mouth intention (Watson, 2014). Personal feelings towards the bank can be considered as affective attitude. To be more specific, what the customers feel about his or her experience with the bank may construct an affective attitude (Watson, 2014). In that case, customer's feelings can be influenced by many factors such as the ambience in the office building, the way the bank representative communicate, the products and services offered by the banks, and even the way their complaint being handled.

### **Behavioral loyalty intention**

The concept of loyalty is very important and expected when bank talk about relationship marketing, except if this concept has been defined and operationalized in several ways. Loyalty is defined as a deliberate trend pushing the customer to buy a brand. This means that these trends result from the past positive and satisfactory experiences of customers. Customer loyalty is considered as the main objective of marketing efforts. There are two types of loyalty which are

attitudinal loyalty and behavioral loyalty (Watson, 2014).

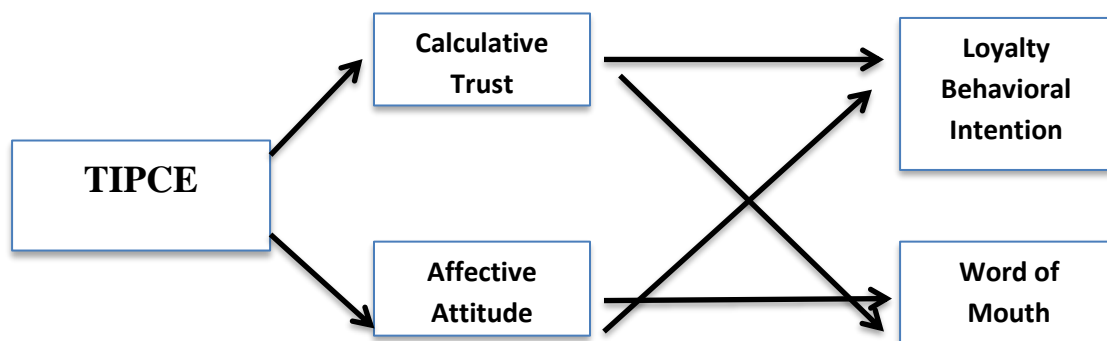
### Word of Mouth

Word of mouth communication has special interest in marketing research. This variable plays important role in the customer's decision-making process. Literature shows that word of mouth communication is as important as loyalty. This concept is defined as the probability that a client recommends the company to another client who would be a potential client, in a positive way. It is concluded that the relationship marketing variable which has more influence than word-of-mouth communication is satisfaction (Hennig-Thurau, 2002).

### RESEARCH METHOD

This research will mostly use early research by Lee (2017) as a reference. In the framework proposed by Lee (2017), the framework also includes in-group identification which is a measurement of how close the relationship between the bank representative towards customer's inner circle. Thus, this research does not include in-group identification variable because there are still no research that examine the relationship between bank representative and customer's inner circle in Indonesia's banking industry. Thus, this research will focus on TIPCE as company culture that support CRM as the independent variable, calculative trust and affective attitude as the mediating variable, and loyalty behavioral intention and word of mouth as the dependent variable. The research framework is as follows:

**Figure 1. Research Framework of TIPCE Implementation in Affecting Loyalty Behavioral Intention and Word of Mouth**



Source: Output by Researcher

### Research Model and Hypotheses

1. TIPCE as company culture positively affects customer's calculative trust.

Guanxi as a business philosophy is divided into three different components which are

renqing, ganqing, and xinren (Lee, 2017). Renqing focus on generating the sense of mutual of dependence, obligation, and indebtedness between the exchanging party. Ganqing focus on emotional commitment between the exchanging party. Xinren focus

on trust between the exchanging party. According to guanxi philosophy is very similar with relationship marketing, both guanxi philosophy and relationship marketing is focused on various aspects such affective, implicit, personal, and tactical trust-based relationship. Those aspects are similar towards affective, calculative, and impersonal business relationship that has been focused in the study of relationship marketing.

The concept of guanxi as business philosophy is divided into three parts which are renqing, ganqing, and xinren. Those components are parallel or similar with TIPCE as a company philosophy. TIPCE also focuses on developing mutual dependence between the bank and the customer to generate a profitable relationship. In addition, TIPCE also emphasize on trust that is based on delivering excellent service in every action and ability to provide solution for customer's inquiry. Finally, TIPCE also focus on commitment between the bank and the customers in form identifying and understanding customer's needs to expand the business with the customers which ultimately will lead to higher profit. Thus, the hypothesis is as follows:

H1: TIPCE philosophy shown by bank representative has positive effects on customer's calculative trust.

2. TIPCE as company culture positively affects customer's affective attitude.

As mentioned earlier, TIPCE as a company focuses on developing mutual dependence that can benefit both the bank and the customers. To deliver a beneficial relationship between the bank and the

customers, a consistent service that is based on TIPCE should be delivered to every customer, regardless of the amount of transaction. Early research stated that when determining repeat purchase intention, customers will rely more on satisfaction and affective commitment. In that case, if a customer is satisfied and has positive affective feelings towards the bank, they will most likely to continue banking with the same bank. In that case, TIPCE as a company culture is established with the goal of customer satisfaction by delivering an excellent service for every customer. It is expected that implementation of TIPCE by bank's representative will results in satisfied customer and positive affective attitude. Thus, the hypothesis is as follows:

H2: TIPCE philosophy shown by bank representative has positive effects on customer's affective attitude.

3. Calculative trust positively affects loyalty behavioral intention.

Calculative trust is defined as a cognitive process which a person weighs the chance of other people will or will not behave opportunistically towards him or her (Lee, 2017). If a person believes that other people or party will not behave opportunistically towards him/her, calculative trust will emerge, and the relationship will sustain (Lee, 2017). In other words, trust involve a calculative process which the benefit of cheating does not exceed the relevant costs to behave honestly. In that case, the higher the level of trust that the customer put towards other party, the higher the probability of that customer remains loyal. Therefore, the hypothesis is as follows:

H3: Calculative trust towards bank representative has positive effects on customer's behavioral loyalty intention.

4. Calculative trust positively affects word of mouth.

Calculative trust also becomes an additional factor that an individual will consider when investing into a relationship (Morgan, 1994). A customer is very less likely to purchase repeatedly from the same company because of affective reasons alone. Calculative trust can easily be backed by a legal contract or agreement, and even well-established social norms. Thus, in today business environment where reputation is very crucial towards a business's profitability, violation of mutually agreed contract or social norms will result in negative word of mouth. On the contrary, complied and appropriate business practices will most likely results in positive word of mouth. Therefore, the hypothesis is as follows:

H4: Calculative trust towards bank representative has positive effects on customer's word of mouth intention.

5. Affective attitude positively affects loyalty behavioral intention.

Previous research argued that behavioral loyalty is a result from situational trigger and habit (Watson, 2014). That means, the performance or the quality service provided by the service provider may have less powerful impacts compared to situational trigger and purchasing habit of the customers. That means, customers are more likely to develop affection towards the brand based on spontaneous events that they experienced when interacting with the brand and also based on their transaction habit instead of

evaluating the services delivered. Therefore, the hypothesis is as follows:

H5: Calculative trust towards bank representative has positive effects on customer's loyalty behavioral intention.

6. Affective attitude positively affects word of mouth.

Early research also showed that affective attitude towards a service provider can be considered as a key factor in predicting word of mouth intention (Watson, 2014). In order for a service provider to generate customer's affective attitude, there are several factors that should be fulfilled. Those factors are commitment, trust, and satisfaction. All those three things, if successfully delivered by the service provider will results in customer's positive experience. Finally, a positive experience will create a positive attitude from customer's, which means customer will be more likely to like any cue associated the brand. Thus, if a customer likes the brand, they will be more likely to have a positive word of mouth that is based on their experience towards the brand. Therefore, the hypothesis is as follows:

H6: Calculative trust towards bank representative has positive effects on customer's word of mouth intention.

This research is categorized as descriptive research. Descriptive research is a type of conclusive research which has the objective of describing something such as market characteristics or market function (Malhotra, 2010). Descriptive research involves research questions or/and research hypothesis.

Non-probability sampling is used in this research. Non-probability sampling can be defined as a sampling technique that uses researcher personal considerations instead of chance selection procedures (Malhotra, 2010). Non-probability sampling includes convenience sampling, quota sampling, snowball sampling, purposive sampling, and judgmental sampling.

To be more specific, judgment sampling is used in this research. In judgment sampling, respondents will have some criteria that they should conform before proceeding to fill the survey (Cooper, 2014). In this research, respondents should be a priority banking customer of Bank Mandiri from the KelapaGading branch. In order to avoid recall bias, the respondents should have interacted with representative of bank Mandiri in the last one year. In addition, respondents should also have retail banking account in Bank Mandiri for at least one year.

There are two methods of data collection which are monitoring and communication study (Cooper, 2014). Monitoring includes studies in which the researcher inspects the

activities of the subject or the nature of some material without attempting to interfere from the subjects. As for communication study, the researcher questions the subject and collects their responses. The data collected comes from interview between researchers and the subjects or questionnaire distribution towards respondents. This research is considered as communication study because it involves questionnaires targeted towards respondents who are priority banking customers of Bank Mandiri in KelapaGading area. To obtain data from the priority banking customers, each respondent is given the questionnaire once regardless of whether they passed the screening questions or not. Questionnaire will be made in google docs and distributed by using social media and email.

## DISCUSSION

A pre-test questionnaire or pilot study will be distributed before the final questionnaire. The purpose of conducting pre-test questionnaire is to test the reliability and validity of the questionnaire (Malhotra, 2010). The pre-test results are as follows:

Table 4.1 Validity and Reliability Pre-Test Results from the Priority Banking Customers

Construct	Indicator	Cronbach Alpha	KMO	Factor Loadings	Conclusion
	TIPCE1			0.799	valid
	TIPCE2			0.846	valid
	TIPCE3			0.808	valid
TIPCE	TIPCE4	0.964	0.902	0.948	valid
	TIPCE5			0.911	valid
	TIPCE6			0.935	valid
	TIPCE7			0.921	valid



Construct	Indicator	Cronbach Alpha	KMO	Factor Loadings	Conclusion
Calculative Trust	TIPCE8	0.947	0.748	0.941	valid
	TIPCE9			0.786	valid
	TIPCE10			0.803	valid
	CT1			0.967	valid
	CT2			0.930	valid
Affective Attitude	CT3	0.939	0.832	0.956	valid
	AA1			0.929	valid
	AA2			0.908	valid
	AA3			0.959	valid
Loyalty Behavioral Intention	AA4	0.959	0.831	0.889	valid
	LB1			0.855	valid
	LB2			0.943	valid
	LB3			0.974	valid
	LB4			0.936	valid
Word of Mouth Intention	LB5	0.956	0.500	0.937	valid
	WOM1			0.979	valid
	WOM2			0.979	valid

Source: Output by Researcher

In this research, both simple linear regression test and multiple linear regression test are used to analyze the strength of relationship between the dependent variables and independent variables. As mentioned in earlier chapter, there are six different

hypothesis that will be tested. Thus, the results are as follows:

**Hypothesis 1:** TIPCE implemented by representative has positive effects on customer's affective attitude

Table 4.2 Model Summary of Customer's Affective Attitude (AA) as Dependent Variable.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.915 <sup>a</sup>	.837	.831	.35654	.837	144.015	1	28	.000

Source: Output by Researcher

Table 4.3 Coefficient of Customer's Affective Attitude (AA) as Dependent Variable.

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.366	.291		1.261	.218
	TIPCE_avg	.916	.076	.915	12.001	.000

Source: Output by Researcher

As seen in table 4.2 and table 4.3 above, the adjusted R square for affective attitude as dependent variable and TIPCE as independent variable is 0.831 or 83.1% which means that 83.1% of variability in affective attitude is explained by TIPCE. In addition, the unstandardized coefficient of TIPCE is 0.916 or 91.6% which means for

every increase in affective attitude by one unit, there's an increase of TIPCE for 91.6% by assuming all other variables are held constant. Finally, TIPCE as independent variable show a significant level value of zero which means the variable is considered as significant. Thus, the regression formula based on the table above is as follows:

$$(1) \text{ Affective Attitude (AA)} = 0.366 + 0.916 \text{ TIPCE}$$

**Table 4.4 Model Summary of Calculative Trust (CT) as Dependent Variable.**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.594 <sup>a</sup>	.353	.330	.68419	.353	15.271	1	28	.001

Source: Output by Researcher

**Table 4.5 Coefficient of Calculative Trust (CT) as Dependent Variable.**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.642	.558		2.943	.006
1 TIPCE_avg	.572	.146	.594	3.908	.001

Source: Output by Researcher

**Hypothesis 2:** TIPCE implemented by representative has positive effects on calculative trust. As seen in table 4.4 and table 4.5 above, the adjusted R square for calculative trust as dependent variable and TIPCE as independent variable is 0.330 or 33% which means that 33% of variability in affective attitude is explained by TIPCE. In addition, the unstandardized coefficient of TIPCE is 0.572 or 57.2% which means for every increase in calculative trust by one unit, there's an increase of TIPCE for 91.6% by assuming all other variables are held

constant. Finally, TIPCE as independent variable show a significant level value of 0.001 which means the variable is considered as significant. Thus, the regression formula based on the table above is as follows:

$$(2) \text{ Calculative Trust (CT)} = 1.642 + 0.572 \text{ TIPCE}$$

**Hypothesis 3 & 4:** Calculative trust (CT) and Affective Attitude (AA) has positive effects towards customer's loyalty behavioral intention (LB).

**Table 4.6 Model Summary of Loyalty Behavior (LB)**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.828 <sup>a</sup>	.685	.662	.57546	.685	29.343	2	27	.000

Source: Output by Researcher

**Table 4.7 Coefficient of Loyalty Behavior (LB) as Dependent Variable and Calculative Trust and Affective Attitude as Independent Variable.**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
(Constant)	-.255	.543		-.470	.642
1 AA_avg	.777	.151	.682	5.162	.000
CT_avg	.259	.156	.219	1.656	.109

Source: Output by Researcher

As seen in table 4.6 and table 4.7 above, the adjusted R square for loyalty behavior as dependent variable and affective attitude and calculative trust as independent variable is 0.662 or 66.2% which means that 66.2% of variability in loyalty behavior is explained by affective attitude and calculative trust. In addition, the unstandardized coefficient of is 0.777 or 77.7% for affective attitude and 0.259 or 25.9% for calculative trust which means for every increase in loyalty behavior by one unit, there's an increase of affective attitude for 77.7% and calculative trust for 25.9%, by assuming all other variables are held constant. Finally, both affective attitude

and calculative trust as independent variable show a significant level value of 0.000 and 0.109 respectively which means the variables are considered as significant. Thus, the regression formula based on the table above is as follows:

$$(3) \text{ Loyalty Behavior (LB)} = -2.55 + 0.777 \text{ Affective Attitude (AA)} + 0.259 \text{ Calculative Trust (CT)}.$$

**Hypothesis 5 & 6:** Affective Attitude (AA) and Calculative Trust (CT) has positive effects towards word of mouth intention (WOM).

**Table 4.8 Model Summary of Word of Mouth Intention (WOM).**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.870 <sup>a</sup>	.756	.738	.44526	.756	41.900	2	27	.000

Source: Output by Researcher

**Table 4.9 Coefficient of Word of Mouth Intention (WOM) as Dependent Variable and Calculative Trust and Affective Attitude as Independent Variable.**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
(Constant)	.325	.420		.773	.446	
1	AA_avg	.863	.116	.861	7.412	.000
	CT_avg	.015	.121	.015	.126	.901

Source: Output by Researcher

As seen in table 4.8 and table 4.9 above, the adjusted R square for word of mouth as dependent variable and affective attitude and calculative trust as independent variable is 0.738 or 73.8% which means that 73.8% of variability in loyalty behavior is explained by affective attitude and calculative trust. In addition, the unstandardized coefficient is 0.863 or 86.3% for affective attitude and 0.015 or 1.5% for calculative trust which means for every increase in loyalty behavior by one unit, there's an increase of affective attitude for 77.7% and calculative trust for 25.9%, by assuming all other variables are held constant.

Finally, only affective attitude shows a significant value which is 0.000 meanwhile calculative trust is not considered as a significant variable to measure word of mouth. Thus, the regression formula based on the table above is as follows: (3) Word of Mouth (WOM) = 0.325+ 0.863 Affective Attitude (AA)+0,015 Calculative Trust (CT)

## CONCLUSION

In summary, customer's word of mouth intention and loyalty behavior is strongly influenced by the affective attitude rather than calculative trust. That means, customer's word of mouth intention will most likely be based on their subjective feelings towards the bank. As for loyalty behavior, customer will only show intention to repeat their transaction with the same bank or recommend the bank to other people if they are satisfied with the service delivered.

Finally, TIPCE as a guideline for employees to deliver an excellent service has major effect towards customer's affective attitude. Thus, delivering a consistently excellent service will most likely result in customer's satisfaction. Therefore, making sure that every activity is in accordance to the TIPCE guidelines is one of the actions that should be done regularly to maintain customer's positive outcome.

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