## REFERENCES

- Abratt, R. (1989). A new approach to the corporate image management process. *Journal of Marketing Management*, 5(1). 63-76
- Ahmad, K. (2000). Islamic finance and banking: the Challenge and Prospects. *Review of Islamic Economics*, 9, 57-82.
- Ahmad J.,& K. N. (2002). Customer satisfaction and retail banking: an assessment of some of the key antecedents of customer satisfaction in retail banking. *International Journal of Bank Marketing*, 20(4), 146-160.
- Ahmet K. S. I., Mehves T., & Selim Z. (2005). A paradox of service quality in Turkey: The seemingly contradictory relative importance of tangible and intangile determinants of service quality. *European Business Review*, 17(1), 5-20.
- Ajzen, I., & Fishben, M (1980). *Understanding Attitudes and predicting social behavior*. Englewood Cliffs, NJ: Prentice- Hall
- Ajzen, I. (1991). The theory of planned behavior, *Oganisational Behavior and Human Decision Processes*, Vol. 50, 179-211
- Aldlaigan, A., & Buttle, F. A. (2005). Beyond satisfaction: customer attachment to retail banks. *International Journal of Bank Marketing*, 23(4), 349-359.
- Al-Eisa, A.S & Alhemounda, A.M. (2009). Using a multiple-attribute approach for measuring customer satisfaction with retail banking services in Kuwait *International Journal of Bank Marketing*, 27(4), 294-314
- Amin, M & Isa, Z. (2008). An examination of the relationship between service quality perception and customer satisfaction; an SEM approach towards Malaysian Islamic banking. *International Journal of Islamic and Middle Eastern Finance Management*, 1(3), 191-209
- Anderson W. Eugene, Claes F, & Lehmann, D. R. (1994). Customer Satisfaction, Market Share, and Profitability: Findings from Sweden. *Journal of Marketing*, 58(3).
- Anderson, & Sullivan, M. W. (1993). The Antecedents and Consequences of Customer Satisfaction for Firms. *Marketing Science*, 12(Spring), 125-143.
- Anderson, J. C., & Gerbing, D. W. (1988). Structural Equation Modeling in Practice: A Review and Recommended Two-Step Approach. *Psychology Bulletin*, 103(3), 411-423.
- Anderson, Erin, & Barton Weitz. (1989). The Use of Pledges to Build and Sustain Commitment in Distribution Channels. *Journal of Marketing Research* 29, 18-34

- Andreas, B. E., & Bell, S. J. (2007). Maintaining customer relationships in high credence services. *Journal of Services Marketing*, 21(4), 253-262.
- Andreassen, T. W., & Lindestad, B. (1998). The effect of corporate image in the formation of customer loyalty. *Journal of Service Research*, *I*(1), 82-92.
- Amaratunga, D., Baldry, D., Sashar, M., & Newton, R. (2002). Quantitative and qualitative research in the built environment: application of "mixed" research approach. *Work Study*, *51*(1), 17-31.
- Arasli, H Mehtap-Smadi, S, & Katircioglu S.T. (2005). Customer service quality in the Greek Cypriot banking industry *Managing Service Quality*, 15(1), 41-56.
- Asuncio'n Beerli, Martý'n, J. D., & Quintana, A. (2004). A model of customer loyalty in the retail banking market. *European Journal of Marketing*, 38(1/2), 253-275.
- Athanassopoulos, A. D. (2000). Customer Satisfaction Cues to Support Market Segmentation and Explain Switching Behavior. *Journal of Business Research*, 47, 191-207.
- Athanasspoulos, Pinelopi. (2009). Relationship quality: a critical literature review and research agenda. *European Journal of Marketing*, 43(56), 583-610.
- Audhesh K. Paswan, N. S., Ron Hasty & Gopala Ganesh. (2004). Search quality in the financial services industry: a contingency perspective. *Journal of Services Marketing*, 18(5), 324-338.
- Babakus, E, & Boller, G.W. (1992). An empirical assessment of the SERVQUAL scale. Journal of Business Research, 24, 253-68
- Bagozzi, R. P. (2006). The role of social and self-conscious emotions in the regulation of business-to-business relationships in salesperson-customer interactions. *Journal of Business and Industrial Marketing*, 21(7), 453-457.
- Balmer, J.M.T. (1998), Corporate identity and the advent of corporate marketing, *Journal of Marketing Management*, Vol. 14, 963-96.
- Bank Negara Malaysia (2007), Annual Report, Bank Negara Malaysia, Kuala Lumpur
- Bansal, H. S., & Taylor, S. F. (2000). The Service Provider Switching Model (SPSM): A Model of Consumer Switching Behavior in the Services Industry. *Journal of Service Research*, 2(2), 200-218.
- Bansal, H. S., Taylor, S. F., & James, Y. S. (2005). Migrating to New Service Providers: Toward a Unifying Framework of Consumers' Switching Behaviors. *Journal of the Academy of Marketing Science*, 33(1)
- Barich, H, & Kotler, P. (1991). A framework for marketing image management. *Sloan Management Review*, 32(5), 94-104.

- Bendapudi, N., & Berry, L. L. (1997). Customers' Motivations for Maintaining Relationships with Service Providers, *Journal of Retailing*, 73(1), 15-37.
- Bennet R, & A. Barkensjo, (2005). Relationship quality, relationship marketing, and client perceptions of the levels of service quality of charitable organisations. *International Journal of Service Industry Management 16*(1), 81-106.
- Bejou, D. (1997). Relationship marketing: Evolution, present state, and future. *Psychology & Marketing*, 14(8), 727-735.
- Bejou, D, Ennew C. T., & Palmer A. (1998). Trust, ethics and Relationship satisfaction. *International Journal of Bank Marketing*, 16(4), 170-175.
- Beerli, A, Martin J.D., & Quitana A. (2004). A Model of customer loyalty in the retail banking. *European Journal of Marketing*, 38(1/2), 253-275.
- Berry, L. (1995). Relationship marketing of services growing interest, emerging perspectives. *Journal of Academy of Marketing Sciences*, 23(4), 236-245.
- Berry, L. L. (1983). Shostack, G.L & Upah, G.D. Emerging Perspectives on Services Marketing, Proceeding Series, American Marketing Association, Chicago, IL.
- Bhattacharya C.B., & Sen, S. (2003). Consumer-company identification: a framework for understanding consumer's relationships with companies. *Journal of Marketing*, 67(April), 76-88.
- Bitner, M. J., Bernard H. Booms, & Mary Stanfield Tetrault. (1990). The Service Encounter: Diagnosing Favorable and Unfavorable Incidents. *Journal of Marketing*, 54(1), 71-84.
- Bitner (1992). Servicescapes: The impact of physical surroundings on customers and surroundings, *Journal of Marketing*, 56, 57-71
- Bloemer, J., K. de Ruyter & M. Wetzels, (1997). On the relationship between store image, store satisfaction and store loyalty. *European Journal of Marketing*, 32(5/6), 499-513
- Bloemer, J., K. de Ruyter & M. Wetzels, (1999). Linking perceived service quality and service loyalty: A multi-dimensional perspective. *European Journal of Marketing*, *33*(11/12), 1082-1106
- Bloemer J & Gaby, Schroder (2002). Store Satisfaction and Store Loyalty Explained by Customer and Store-Related Factors. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, 15, 68-80.
- Bolton, R. N., & Drew, J. H. (1991). A multistage model of customers' assessments of service quality and value. *Journal of Consumer Research*, 17(March), 375-384.
- Brady M. K, J. Joseph C, & Brand, R. R. (2002). Performance-only measurement of service quality: a replication and extension. *Journal of Business Research*, 55, 17-31.

- Brown, T.J., Churchill, G.A. & Peter, J.P. (1993). Improving the measurement of service quality. *Journal of Retailing*, 69(1), 127-39
- Bravo, R, Montaner T, & Pina J.M (2009). The role of bank image for customers versus non-customers. *Interntional Journal of Bank Marketing*, 27(4), 315-334
- Brunner, T.A., Stocklin M, & Opwis, K (2008). Satisfaction, image and loyalty: new versus experienced customers. *European Journal of Marketing*, 42(9/10), 1095-1105
- Burham Thomas A., Frels Judy K, & Vijay, M. (2003). Consumer switching costs: A typology, antecedents, and consequences. *Academy of Marketing Science Journal*, 31(2).
- Caceres, R. C., & Paparoidamis, N. G. (2007). Service quality, relationship satisfaction, trust, commitment and business-to-business loyalty. *European Journal of Marketing*, 41(7/8), 836-867.
- Caruana, A., Arthur, M. H., & R., B. P. (2000). Service quality and satisfaction: the moderating role of value. *European Journal of Marketing*, 34(11/12), 1338-135
- Carman, J.M. (1990), Consumer perceptions of service quality: an assessment of the SERVQUAL dimensions, *Journal of Retailing*, 66 (1), 33-55.
- Caruana, A. (2002). Service loyalty: The effects of service quality and the moderating role of customer satisfaction. *European Journal of Marketing*, 2, 193-218.
- Cavana, R. Y., Delahaye, B. L., & Sekaran, U. (2001). *Applied Business Research: Qualitative and Quantitative Methods* (3rd ed.). Milton, Qld: John Wiley& Sons.
- Cengiz Erol, & El-Bdour, R. (1989). Attitudes, Behavior and Patronage Factors of Bank Customers towards Islamic Banks. *International Journal of Bank Marketing*, 7(6).
- Chakravarty Sugato, Feinberg, R., & Rhee, E.-Y. (2004). Relationships and individuals' bank switching behavior. *Journal of Economic Psychology*, 25, 507-527.
- Chapra. M. U. (2000). Why has Islam prohibited interest? Rationale behind the prohibition of interest in Islam. *Review of Islamic Economics*, 9, 5-50
- Chen, Z. X., Y., S., & Dong, H. (2008). An empirical study of relationship quality in a service setting: A Chinese case. *Marketing Intelligence and Planning*, 26(1), 11-25.
- Chiou, J.-S. & Droge, C. (2006). Service Quality, Trust, Specific Asset Investment, and Expertise: Direct and Indirect Effects in a Satisfaction-Loyalty Framework. *Journal of Academy of Marketing Science*, 34(4), 613-627.
- Chiu, H.-C., Hsieh, Y.-C., Li, Y.-C., & Lee, M. (2005). Relationship marketing and consumer switching behavior. *Journal of Business Research*, 58, 1681-1689.

- Chun, R,. (2005). Corporate reputation: Meaning and measurement. *International Journal of Management Reviews*, 7(2) 91-109
- Churchill, G.A & Suprenant, C.F. (1982). An investigation into the determinants of customer satisfaction. *Journal of Marketing Research*, 19 (November). 491-504
- Christensen, L.T & Askegaard,S,. (2001). Corporate image and corporate identity revisited- A semiotic perspective. *European Journal of Marketing*, 35 (3/4) 292-31
- Christopher, M., Payne, A. & Ballantyne, D. (1991). Relationship Marketing:
  Bringing Quality, Customer Service, and Marketing Together, *Butterworth-Heinemann*, Oxford
- Colgate, M., & Stewart, K. (1998). The challenge of relationships in services- a New Zealand study. *International Journal of Service Industry Management*, 9(5), 454-468.
- Colgate, M., & Hedge, R. (2001). An Investigation into the switching process in retail banking services. *International Journal of Bank Marketing*, 19(5), 201-212.
- Cronin Jr., Michael K. B, & Hult, G. T. M. (2000). Assessing the Effects of Quality, Value, and Customer Satisfaction on Consumer Behavioral Intentions in Service Environments. *Journal of Retailing*, 76(2), 193-218.
- Cronin, J. & Taylor, S. A. (1992). Measuring service quality: a re-examination and extension. *Journal of Marketing*, 56 (July), 55-68.
- Cronin, J., & Taylor, S. A. (1994). SERVPERF versus SERVQUAL. *Journal of Marketing*, 58, 125-131.
- Crosby, L. A., & Stephens, N. J. (1987). Effects of relationship marketing on satisfaction, retention, and prices in the insurance industry. *Journal of Marketing Research*, 24, 404-411.
- Crosby, L., Evans, K., & Cowles, D. (1990). Relationship quality in services selling: an interpersonal influence perspective. *Journal of Marketing*. *54*, 68-81.
- Cumby, A.J., & Barnes, J.G. (1996), Relationship segmentation: the enhancement of databases to support relationship marketing, in Sheth, J.N., Parvatiyar, A. (Eds), *Proceedings, Contemporary Knowledge of Relationship Marketing, Research Conference*, Emory University, Atlanta, GA.,
- Dabholkar P. A, C.D Shepherd, & Thorpe, D. I. (2000). A Comprehensive Framework for Service Quality: An Investigation of Critical Conceptual and Measurement Issues Through a Longitudinal Study. *Journal of Retailing*, 76(2), 139-173.
- Dabholkar, P.A. (1995) The Convergence of customer satisfaction and service quality evaluations with increasing customer patronage. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, 8(2) 32-43.

- de Ruyter, K., & Wetzels, M. A. B., J. (1998). On the relationship between perceived service quality, service loyalty and switching costs. *Journal of Service Industry Management*, 9(5), 436-453.
- de Ruyter, K. & Wetzels, M. (2000), The role of corporate image and similarity in service brand extensions. *Journal of Economic Psychology*, No. 21, 639-59.
- Devlin, J. F. (2000). Adding value to retail financial services. *The International Journal of Bank Marketing, Vol, 18 No:5,* 222-32
- Dick, A. S., & Basu, K. (1994). Customer loyalty: toward an integrated conceptual framework. *Journal of the Academy of Marketing Science*, 22(2), 99-113.
- Dorsch, M.J, S.R. Swanson, & Kelly S.W. (1998). The role of relationship quality in the Stratification of Vendors as perceived by customers. *Journal of the Academy of Marketing Science*, 26(2), 128-42.
- Dowling, G.R. (1988). Measuring corporate images: a review of alternative approaches. *Journal of Business Research*, 17, 27-34
- Durvasula Srinivas, S. L., Subhash C. Mehta, & Buck Peng Tang. (2004). Forging relationships with services: the antecedents that have an impact on behavioral outcomes in the life insurance industry. *Journal of Financial Services Marketing*, 8(4), 314-326.
- Dusuki, A. W., & Abdullah, N. I. (2007). Why do Malaysians patronize Islamic banks? *International Journal of Bank Marketing*, 25(3), 142-160.
- Dwyer, F. R., Schurr, P. H., & Oh, S. (1987). Developing buyer-seller relationships. *Journal of Marketing*, 51, 11-27.
- Dodd W.B, Monroe K.B, & Grewal D (1991). Effects of Price, Brand, and Store Information on Buyers' Product Evaluations. *Journal of Marketing Research*, 28, 307-19.
- Edvardsson, B. (2005). Service quality: beyond cognitive assessment. *Managing Service Quality*, 15(2), 127-131.
- Egan, J. (2001). *Relationship Marketing: Exploring Relational Strategies in Marketing* (1<sup>st</sup> ed.). Harlow: Pearson Education Limited
- Emin Babakus, S. E. & U. Y. (2004). Modeling consumers' choice behavior: an application in banking. *Journal of Services Marketing*, 18(6), 462-470.
- Ennew, C. & Binks, M. (1996). The impact of service quality and service characteristics on customer retention: small businesses and their banks in the UK. *British Journal of Management*, 7, 219-230.
- Erdem, T. & Swait,J (1998). Brand equity as a signaling phenomenon. *Journal of Consumer Psychology* 7(2), 131-157

- Erdem, T. & Swait, J (2004). Brand credibility, brand consideration and choice. *Journal of Consumer Research 31* (June), 191-198
- Erickson, G. M., Johannson, J.K. & Chao, P. (1984). Image variables in multiattribute product evaluations: country-of-origin effects. *Journal of Consumer Research*, 11, 694-699.
- Finn, D.W. & Lamb, C.W. (1991), An evaluation of the SERVQUAL scale in a retail setting, *Advances in Consumer Research*, 18, ACR, Chicago, IL, 312-22.
- Flavian C, M Guinaliu, & Torres E. (2005). The influence of corporate image on consumer trust: A comparative analysis in traditional versus internet banking. *Internet Research*, 15(4), 447-470
- Fornell, C. (1992). National satisfaction barometer: the Swedish experience. *Journal of Marketing*, 56 (January), 6-21.
- Fornell, C. & Wernerfelt, B. (1988). A model for customer complaint management. *Marketing Science*, 7(3), 287-298.
- Fornell, C, Johnson, M. D., Anderson, E.W., Cha, Jaesung & Bryant, B E. (1996). The American Customer Satisfaction Index: Nature, Purpose, and Findings. *Journal of Marketing* 60 October, 7–18.
- Fournier, S., Dobsha S. & Mick D.G. (1998) Preventing the Premature Death of Relationship Marketing. *Harvard Business Review*, 76, 42-50
- Fullerton, G. (2005). How commitment both enables and undermines marketing relationships. *European Journal of Marketing*, 39(No.11/12), 1372-1388.
- Fullerton, G. (2005). The service quality-loyalty relationship in retail services: does commitment matter? *Journal of Retailing and Consumer Services*, 12, 99-111.
- Ganesh Jaishanker, Arnold, M. J., & Reynolds, K. E. (2000). Understanding the Customer Base of Service Providers: An Examination of the Differences Between Switchers and Stayers. *Journal of Marketing*, 64(July), 65-87.
- Garbarino, Ellen, & Johnson, M. S. (1999). The Different Roles of Satisfaction, Trust and Commitment in Customer Relationships. *Journal of Marketing*, 63(April), 70-87.
- Gardener, E., Molyneux, P. & Williams, J. (1999), European Savings Banks. Coming of Age?, Lafferty Publication Ltd, Dublin
- Gerrard Phillip, & Cunningham, J. B. (2004). Consumer switching behavior in the Asian banking market. *Journal of Services Marketing*, 18(3), 215-223
- Gray E. R, & Balmer, J. M. T. (2001). Ethical identity: What is it? What of it? *Bradford University School of Management, Working paper No: 01/15*.
- Gray, E., & Balmer, J. M. T. (1998). Managing Image and Corporate Reputation. *Long Range Planning*, 31(5), 685-692.

- Grönroos, C. (1982). An Applied Service Marketing Theory. European Journal of Marketing, 16(7).
- Grönroos, C. (1984). A Service Quality model and its marketing implications. *European Journal of Marketing*, 18(4), 36-44.
- Grönroos, C. (1996). The value concept and relationship marketing. *European Journal of Marketing*, 30(2), 19-30.
- Grönroos, C. (2004). The relationship marketing process: Communication, Interaction, dialogue, value. *Journal of Business and Industrial Marketing*, 19(2), 99-113
- Gruen, T. (1995). The Outcome Set of Relationship Marketing in Consumer Markets. *International Business Review*, *4*(4), 447-469.
- Gundlach GT, Archol RS, & Mentzer JT (1995). The structure of commitment in exchange. *Journal of Marketing*; 59 (January) 78–92
- Gummesson, E. (1996). Relationship marketing and imaginary organizations: a synthesis. *European Journal of Marketing*, 30(2), 31-44.
- Gustafssson, A., Johnson, M. D., & Roos, I. (2005). The Effects of Customer Satisfaction, Relationship Commitment Dimensions, and Triggers on Customer Retention. *Journal of Marketing*, 69(October), 210-218.
- Gutman, J. (1982). A means-end chain model based on consumer categorization processes. *Journal of Marketing*, 46(2), 60-72.
- Gwinner P. Kevin, Dwayne, G. D., & Bitner, M. J. (1998). Relational Benefits in Services Industries: The Customer's Perspective. *Journal of the Academy of Marketing Science*, 26 (Spring), 101-114.
- Hair J.F, Black, W. C., Babin B.J, Anderson R.E., & Tatham, R. L. (2006). *Multivariate Analysis* (6th ed.), New Jersey: Pearson Education Inc.
- Hallowell, R. (1996). The relationships of customer satisfaction, customer loyalty, and profitability:an empirical study. *International Journal of Service Industry Management*, 7(4), 27-42.
- Haniffa, R., M, R., & Hudaib, M. A. (2007). Exploring the Ethical Identity of Islamic banks via communication in Annual Reports. *Journal of Business Ethics*, 76(1).
- Haron Sudin, Norafifah Ahmad, & Planisek, S. L. (1994). Bank Patronage Factors of Muslim and Non-Muslim Customers. *International Journal of Bank Marketing*, 12(1), 32-40.
- Hatcher, L. (1994). A step-by-step approach to using the SAS(R) system for factor analysis and structural equation modeling. *Cary, NC: SAS Institute*.
- Heide, J., & Weiss, A. (1995). Vendor considerations and switching behaviour for buyers in high technology markets. *Journal of Marketing*, 59(July), 30-43.

- Hellier Phillip K, Gus M. Geursen, Rodney A. Carr, & Rickard, J. A. (2003). Customer repurchase intention: A general structural equation model. *European Journal of Marketing*, 27(11/12), 1762-1800.
- Hennig-Thurau & Klee, A. (1997). The Impact of Customer Satisfaction and Relationship Quality on Customer Retention: A Critical Reassessment of and Model Development. *Psychology & Marketing*, 14(8), 737-764.
- Hennig-Thurau, T., Gwinner, K. P., & Gremler, D. D. (2002). An Intergration of Relational Benefits and Relationship Quality. *Journal of Service Research*, 4(3), 230-247.
- Heskett James L, Thomas, J. O., W, L. G., & W. Earl Sasser, J. (1994). Putting the Service Profit Chain to Work. *Harvard Business Review*, 72 (March-April), 164-174.
- Heskett James L, Sasser W.E., Schlesinger, L.A. (1997). *The Service Profit Chain*. Free Press New York, NY
- Hirschman, E. C., Greenberg, B., & Robertson, D. H. (1978). The intermarket reliability of retail image research: an empirical examination. *Journal of Retailing*, *54*, 3-12.
- Holmund, M., & Kock, S. (1996). Relationship marketing: The importance of consumer-perceived service quality in retail banking. *The Service Industrial Journal*, 16(3), 287-304.
- Hsieh, Y & Hiang, S. (2004). A study of the impacts of service quality on relationship quality in search-experience-credence service. *Total Quality Management*, 15(1), 43-58.
- Hu,H, Kandampully J, & Juwaheer, T. D. (2009). Relationships and impacts of service quality, perceived value, customer satisfaction, and image: an empirical study. *The Service Industries Journal*, 29(2), 111-125
- Huber, F., Herrmann, A., Morgan, R.E. (2001), Gaining competitive advantage through customer value oriented management. *Journal of Consumer Marketing*, 18(1), 41-53
- Izah Mohd Tahir & Ismail, W. W. (2005). Service Quality In The Financial Services Industry In Malaysia: The Case Of Islamic Banks And Insurance. *International Review of Business Research Papers*, 1(2), 10-21.
- Jarvelin, A., Lehtinen, U. (1996), Relationship quality in business-to-business service context, in Edvardsson, B.B., Johnston, S.W., Scheuing, R. (Eds), *QUIS 5 Advancing Service Quality: A Global Perspective*, Warwick Printing Company Ltd, Toronto, 243-54.
- J.L. Johnson, R.S. Sohi & R. Grewal, (2004) The role of relationship knowledge stores in interfirm partnering, *Journal of Marketing*, 68 (2004, July), 21–36

- Jones, M. A., & David L. Mothersbaugh, S. E. B. (2000). Switching Barriers and Repurchase Intentions in Services. *Journal of Retailing*, 76(2), 259-274.
- Jones, T. O., & Sasser, E. W. (1995). Why satisfied customers defect. *Harvard Business Review*, 73(6), 88-99.
- Joreskog, K. G., & Sorbom, D. (1996). SPSS LISREL 8: Users reference guide. *Chicago, IL: SPSS*.
- Kamal Naser & A. J., Khalid Al-Khatib. (1999). Islamic banking: a study of customer satisfaction and preferences in Jordan. *International Journal of Bank Marketing*, 17(3).
- Karatape, O., Yavas, U., & Babakus, E. (2005) Measuring service quality of banks: scale development and validation. *Journal of Retailing and Consumer Services*, 12(5) 373-83
- Karen Newman, A. C. (1996). Service quality in retail banking: the experience of two British clearing banks. *International Journal of Bank Marketing*, 14(6), 3-11.
- Keaveney, S. M. (1995). Customer Switching Behavior in Service Industries: An Exploratory Study. *Journal of Marketing*, 59(2).
- Keaveney, S.M., Hunt, K.A. (1992), Conceptualisation and operationalisation of retail store image: a case of rival middle-level theories, *Journal of Academy of Marketing Science*, 20(2), 165-75.
- Kennedy, S. H. (1977). Nurturing corporate image. *Journal of Marketing*, 11(3), 120-164.
- Keller, K.L. (1998), *Strategic Brand Management: Building, Measuring, and Managing Brand Equity*, Prentice-Hall, Upper Saddle River, NJ.,
- Khalifa, A.S. (2004), Customer value: a review of recent literature and an integrative configuration, *Management Decision*, 42(5), 645-66.
- Kim, W. G., & Cha, Y. (2002). Antecedents and consequences of relationship quality in hotel industry. *Hospitality Management*, 21, 321-323.
- Kline, R. B. (1998). *Principles and Practices of Structural Equation Modeling*. New York: Guilford Press.
- Kline, R. B. (2005). *Principles and Practice of Structural Equation Modelling* (2<sup>nd</sup> ed.). New York: The Guilford Press.
- Kumar,N, Scheer, L.K. & Steenkamp, J.E. (1995). The effects of supplier fairness on vulnerable resellers. *Journal of Marketing Research*, 32(1), 5-65.
- Ladhari, R. (2009). A review of twenty years of SERVQUAL research. *International Journal of Quality and Service Sciences*, 1(2), 172-198.

- Lam, T.K.P. (2002). Making sense of SERVQUAL's dimensions to the Chinese customers in Macau. *Journal of Market-Focused Management* 5(10),.43-58.
- Lapierre, J.e., P Foliatrault, & Perrien J. (1996). Research on service quality evaluation: evolution and methodological issues. *Journal of Retailing and Consumer Services*, 3(2), 91-98
- Lassar, W. M., Manolis, C., & Winsor, R. D. (2000). Service quality, perspectives and satisfaction in private banking. *International Journal of Bank Marketing*, No: 4, 181-189.
- LeBlanc Gaston, & Nguyen, N. (1995). Cues used by customers evaluating corporate image in service firms. *International Journal of Service Industry Management*, 7(2), 44-56.
- Lee, M. C. (2005). Relationship among Service Quality, Customer Satisfaction and Profitability in the Taiwanese Banking Industry. *International Journal of Management*, 22(4), 635-648.
- Levesque, T., & McDougall, G. H. G. (1996). Determinants of customer satisfaction in retail banking, *International Journal of Bank Marketing*, 14(7), 12-20.
- Liang, C., J, & Wang, W. H. (2006). The Behavioral Sequence of the Financial Services Industry in Taiwan :Service Quality, Relationship Quality and Behavioral Loyalty. *The Service Industries Journal*, 26(2).
- Liljander, V., & Strandvik, T. (1995). The nature of customer relationships in services. *Advances in Services Marketing and Management* (4). London: JAI Press
- Lim, Heejin, Widdows, R., & Park, J. (2006). M-loyalty: winning strategies for mobile carriers. *Journal of Consumer Marketing*, 23(4), 208-218.
- Liu, C.-M. (2005). The Multidimensional and Hierarchical Structure of Perceived Quality and Customer Satisfaction. *International Journal of Management*, 22(3), 426-435.
- M.G. Bulmer (1995). Principles of Statistics. An Applied Orientation (4th ed.). Upper Saddle River NJ: Pearson.
- Malhotra, N. K. (2004). Marketing Research. An Applied Orientation (4th ed.). Upper Saddle River NJ:Pearson.
- Martenson, R. (2007). Corporate brand image, satisfaction and store loyalty: A study of the store as a brand, store brands and manufacturer's brands. *International Journal of Retail & Distribution Management*, 35(7), 544-555.
- Martin-Consuegra, D., Molina, A., & Esteban, A. (2006). The customers' perspective on relational benefits in banking activities. *Journal of Financial Services Marketing*, 10(4), 98-108.
- Mcinnis DJ & Price, LL. (1987). The role of imagery in information processing: review and extensions. *Journal of Consumer Research 13*, 473-91

- Meng, F., Tepanoon, Y. & Uysal, M. (2008). Measuring tourist satisfaction by and motivation: The case of nature-based resort. *Journal of Vacation Marketing* 14(1): 41-56.
- Meyer, J. P. & Allen, N. J. (1991). A three-components conceptualisation of organizational commitment. *Human Recourse Management Review*, 1(1), 61-89.
- Michael A. Jones, David L. Mothersbaugh, & Beatty, S. E. (2002). Why customers stay? measuring the underlying dimensions of services switching costs and managing the differential strategic outcomes. *Journal of Business Research*, 55, 441-450.
- Mirakhor, A. (2000). General characteristics of an Islamic economic system. in Siddiqi, A. (Ed.), Anthology of Islamic Banking, Institute of Islamic Banking and Insurance, London, 11-31.
- Mittal, B. & Lassar, W. M. (1998). Why do customers switch? The dynamics of satisfaction versus loyalty. *Journal of Services Marketing*, 12(3), 177-194.
- Molina, A., Martin-Consuegra, D. & Esteban, A. (2007). Relational benefits and customer satisfaction in retail banking. *International Journal of Bank Marketing*, 25(4), 253-271.
- Moliner Miguel A, Javier Sanchez, & R. M. R., & Callarisa, L. (2007). Perceived relationship quality and post-purchase perceived value. *European Journal of Marketing*, 41(11/12), 1392-1422.
- Morgan R.M, & S.D. Hunt. (1994). The Commitment Trust Theory of Relationship Marketing. *Journal of Marketing*, 58(3), 20-38.
- Moorman C, Dashpande R, & G Zaltman (1993). Factors affecting trust in market relationships. *Journal of Marketing*, 57(January), 81-101.
- Moorman, C., Zaltman, G., & Deshpanede, R. (1992). Relationship between providers and users of market research: The dynamics of trust within and between organizations. *Journal of Marketing Research*, 29(3), 314-329.
- Naceur Jabnoun, A. K. (2005). A customized measure of service quality in the UAE. *Managing Service Quality*, 15(4), 374-388.
- Newell, S.J. & Goldsmith, R.E. (2001). The development of a scale to measure perceived corporate credibility *Journal of Business Research*, 52(2), 235-247
- Ndubisi, N. O. (2007). Relationship quality antecedents: the Malaysian retail banking perspective. *International Journal of Quality and Reliability Management*, 24(8), 829-845.
- Ndubisi, N. O. (2006). A structural equation modeling of the antecedents of relationship quality in the Malaysia banking sector. *Journal of Financial Services Marketing*, 11, 131-141.

- Nguyen, N & Leblanc, G. (2001). Corporate image and corporate reputation in customers' retention decisions in service. *Journal of Retailing and Consumer Services*, 8(4), 227-236
- Nguyen, N & Leblanc, G. (2002). Contact personnel, physical environment and the perceived corporate image of intangible services by new clients. *International Journal of Service Industry Management*, 13(3), 242-262.
- Nguyen, N. (2006). The collective impact of service workers and servicescape on the corporate image formation. *Hospitality Management*, 25, 227-244.
- Nguyen, N., & LeBlanc, G. (1998). The mediating role of corporate image on customers' retention decisions: an investigation in financial services. *International Journal of Bank Marketing*, 16(2).
- Nitin Seth, S. G. D. (2005). Service quality models: A review. *International Journal of Quality and Reliability Management*, 22(9), 913-949.
- Nunnally, J. C. (1978). Psychometric Theory (2nd ed.). New York: McGraw-Hill.
- Odekerken-Schroder, G., De Wulf, K. and Schumacher, P. (2003) Strengtheningoutcomes of retailer consumer relationships the dual impact of relationship marketing tactics and consumer personality, *Journal of Business Research*, 56(3), 177–90.
- Oh, H. (1999). Service quality, customer satisfaction and customer value: an holistic perspective. *International Journal of Hospitality Management*, 18(1), 67-82.
- Oliva, T., Oliver, R., & MacMillan, I. C. (1992). A catastrophe model for developing service satisfaction strategies. *Journal of Marketing*, 56, 83-95.
- Oliver, R. L. (1993). A conceptual model of service quality and service satisfaction: compatible goals, different concepts, *Advances in Service Marketing and Management*, 2, 65-85
- Oliver, R. L. (1980). A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions. *Journal of Marketing Research*, 17(November), 460-469.
- Oliver, R. L. (1996). Satisfaction: A Behavioral Perspective on the Customer, *McGraw-Hill*, New York, NY
- Olorunniwo, F. & Hsu, M.K. (2006), A typology analysis of service quality, customer satisfaction and behavioral intentions in mass services, *Managing Service Quality, Vol. 16* (2), 106-23.
- Olorunniwo, F.,Hsu,M.K. & Udo, G.J. (2006), "Service quality, customer satisfaction, and behavioral intentions in the service factory", *Journal of Services Marketing*, 20 (1), 59-72.

- Osman M. Karatepe, U. Y., Emin Babakus. (2005). Measuring service quality of banks: Scale development and validation. *Journal of Retailing and Consumer Services*, 12, 373-383.
- Othman, Qawi, A., & Owen, L. (2000). Adopting and Measuring Customer Service Quality (SQ) In Islamic Banks: A Case Study In Kuwait Finance House. *International Journal of Islamic Financial Services*, 3(1).
- Palmatier Robert W, Rajiv P. Dant, D. G., & Evans, K. R. (2006). Factors Influencing the Effectiveness of Relationship Marketing: A Meta-Analysis. *Journal of Marketing*, 70
- Palmer, A., & Bejou, D. (1994). Buyer-seller relationships: a conceptual model and empirical investigation. *Journal of Marketing Management*, 10(6), 313-330.
- Palmer, R., Lindgreen A & Vanhamme J, (2005). Relationship marketing: schools of thought and future research directions. *Marketing Intelligence and Planning*, 23(3), 495-512.
- Parasuraman, A. (2002). Service quality and productivity: a synergistic perspective. *Managing Service Quality*, 12(1), 6-9.
- Parasuraman, A., Valarie A. Zeithaml, & Berry, L. L. (1994). Reassessment of Expectations as a Comparison standard for Measuring Service Quality: Implications for Future Research. *Journal of Marketing*, 58(January), 111-124.
- Parasuraman, A., Valarie A. Zeithaml, & L.Berry, L. (1985). A Conceptual Model of Service Quality and Its Implications for Futue Research. *Journal of Marketing*, 49 (Fall), 41-50.
- Parasuraman, A., Valarie A. Zeithaml, & L.Berry, L. (1988). SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality. *Journal of Retailing*, 64 (Spring), 12-37.
- Parasuraman, A., Valarie A. Ziethaml, & L.Berry, L. (1991). Refinement and Reassessment of the SERVQUAL Scale. *Journal of Retailing*, 64, 12-40.
- Parasuraman, A. (1997). Reflections of gaining competitive advantage through customer value. *Journal of the Academy of Marketing Science*, 25(2), 154-161
- Parthasarathy, M., & Keaveney, S. M. (2001). Customer switching behavior in online services: An exploratory study of the role of selected attitudinal, behavioral, and demographic factors. *Journal of the Academy of Marketing Science*, 29(4), 374 390.
- Parvatiyar A, & Sheth J. N (1997). Paradigm shift in marketing relationships. *Research in Marketing*, JAI Press Greenwich, CT *13*, 233 55.
- Payne A, & T. Holt (2001). Diagnosing customer value creation in relationship marketing. *British Journal of Management*, 19(2), 159 182.

- Ping, R. A., Jr. (1993). The Effects of Satisfaction and Structural Constraints on Retailer Exiting, Voice, Loyalty, Opportunism, and Neglect. *Journal of Retailing*, 69 (Fall), 320-352.
- Pritchard MP, Havitz ME, & Howard D (1999). Analyzing the commitment -loyalty link in service contexts. *Journal of the Academy of Marketing Science*, 27(3), 333 48.
- Porter, M (1985), The value chain and competitive advantage, Chapter 2 In *Competitive Advantage: Creating and Sustaining Superior Performance*, Free Press, New York, 33-61.
- Pura, M. (2005). Linking perceived value and loyalty in location-based mobile services. *Managing Service Quality*, 15(6), 509-538.
- Ravald, A., & Gronroos, C. (1996). The value concept and relationship marketing. *European Journal of Marketing*, 30(2), 19-30.
- Reichheld, F. F., & Jr, W. E. Sasser. (1990). Zero Defections: Quality comes to services. *Harvard Business Review* (September-October), 105-111.
- Reichheld, F. F., & Jr, W. E. Sasser. (1996). Learning from customer defections. *Harvard Business Review*, 74(2), 56-69.
- Parasuraman, A., Valarie A. Ziethaml, & L.Berry, L. (1991). Refinement and Reassessment of the SERVQUAL Scale. *Journal of Retailing*, 64, 12-40.
- Parasuraman, A. (1997). Reflections of gaining competitive advantage through customer value. *Journal of the Academy of Marketing Science*, 25(2), 154-161
- Parthasarathy, M., & Keaveney, S. M. (2001). Customer switching behavior in online services: An exploratory study of the role of selected attitudinal, behavioral, and demographic factors. *Journal of the Academy of Marketing Science*, 29(4), 374 390.
- Parvatiyar A. & Sheth J. N (1997). Paradigm shift in marketing relationships. *Research in Marketing*, JAI Press Greenwich, CT *13*, 233 55.
- Payne A, & T. Holt (2001). Diagnosing customer value creation in relationship marketing. *British Journal of Management*, 19(2), 159 182.
- Ping, R. A., Jr. (1993). The Effects of Satisfaction and Structural Constraints on Retailer Exiting, Voice, Loyalty, Opportunism, and Neglect. *Journal of Retailing*, 69 (Fall), 320-352.
- Pritchard MP, Havitz ME, Howard D (1999). Analyzing the commitment -loyalty link in service contexts. *Journal of the Academy of Marketing Science*, 27(3), 333 48.
- Porter, M (1985), The value chain and competitive advantage, Chapter 2
  In Competitive Advantage: Creating and Sustaining Superior Performance, Free Press, New York, 33-61.

- Pura, M. (2005). Linking perceived value and loyalty in location-based mobile services. *Managing Service Quality*, 15(6), 509-538.
- Ravald, A., & Gronroos, C. (1996). The value concept and relationship marketing. *European Journal of Marketing*, 30(2), 19-30.
- Reichheld, F. F., & Jr, W. E. Sasser. (1990). Zero Defections: Quality comes to services. *Harvard Business Review* (September-October), 105-111.
- Reichheld, F. F., & Jr, W. E. Sasser. (1996). Learning from customer defections. *Harvard Business Review*, 74(2), 56-69.
- Reynolds, K. E., & Beatty, S. E. (1999). Customer benefits and company consequences of customer-salesperson relationships in retailing. *Journal of Retailing*, 75 (1), 11-32
- Roberts, K., Varki, S., & Brodie, R. (2003). Measuring the quality of relationships in consumer services: an empirical study. *European Journal of Marketing*, *37*(No. 1/2), 169-196.
- Roberts, P.W & G.R. Dowling (2002). Corporate reputation and sustained superior financial performance. *Strategic Management Journal*, 23, 1077-1093.
- Robinson, S. (1999). Measuring service quality: current thinking and future requirements. *Marketing Intelligence and Planning*, 17(1), 21-32.
- Roig Juan Carlos Fandos, Garcia Javier Sanchez, Moliner, T. A., & Llorens, M. J. (2006). Customer perceived value in banking services. *International Journal of Bank Marketing*, 24(5), 266-283.
- Rust Roland T, Anthony J. Zahorik, & Keiningham, T. L. (1995). Return on Quality (ROQ): Making Service Quality Financially Accountable. *Journal of Marketing*, 59(April), 58-70.
- Rust, R. T., & Oliver, R. L. (2000). Should We Delight the Customer? *Journal of the Academy of Marketing Science.*, Volume 28(1), 86-94.
- Rust, R. T., & Zahorik, A. J. (1993). Customer Satisfaction, Customer Retention, and Market Share. *Journal of Retailing*, 69 (Summer), 193-215.
- Saad A. Metawa, M. A. (1998). Banking behavior of Islamic bank customers: Perspectives and implications. *International Journal of Bank Marketing*, 16(7), 229-313.
- Sanchez J, Callarisa L, Rodriguez R.M., & Moliner M.A. Perceived value of the purchase of a tourism product. *Tourism Management*, 27(3) (June), 394-409.
- Selnes, F. (1993). An examination of the effect of product performance on brand reputation, satisfaction and loyalty. *European Journal of Marketing*, 27(9), 19-35.

- Selnes, F. (1998). Antecedents and consequences of trust and satisfaction in buyer-seller relationships. *European Journal of Marketing*, *32*(3/4), 304-322
- Shamdasani, P., & Balakrishnan, A. (2000). Determinants of relatioship quality and loyalty in personalized services. *Asia Pacific Journal of Management*, 17, 399-422.
- Sharma, N., & Patterson, P.G. (2000). Switching costs, alternative attractiveness and experienceas moderators of relationship commitment in professional, consumer services. *International Journal of Service Industry Management*, 11(5), 470-490.
- Sheth, J. N., Bruce I.N. & Barbara L.G (1991a). Consumption values and market choice. Cincinnati, Ohio:South Western Publishing
- Sheth, J. N., Bruce I.N. & Barbara L.G (1991b). Why we buy what we buy: A Theory of Consumption Values. *Journal of Business Research*, 22 (March), 159-170
- Sheth, J. N., & Parvatiyar, A. (1995). Relationship Marketing in Consumer Markets: Antecedents and Consequences. *Academy of Marketing Science*, 23(4), 255-271.
- Siddiqui, N. (1995). Banking Without Interest, Markazi Maktaba Islami, New Delhi
- Souiden, N., Kassim, N. M., & Hong, H.-J. (2006). The effect of corporate branding dimensions on consumers' product evaluation. *European Journal of Marketing*, 40(7/8), 825-845.
- Spreng Richard A, & MacKoy, R. D. (1996). An Empirical Examination of a Model of Perceived Service Quality and Satisfaction. *Journal of Retailing*, 72(2), 201-214.
- Spreng Richard A, Gilbert D. Harrell, & MacKoy, R. (1995). Service recovery: impact on satisfaction and intentions. *Journal of Services Marketing*, 9(1), 15-23.
- Storbacka, K., Strandvik, T., & Grönroos, C. (1994). Managing Customer Relationships for Profit: The Dynamics of Relationship Quality. *International Journal of Service Industry Management*, 5(5), 21-38.
- Sweeney, C, J., & Soutar, G. N. (2001). Consumer perceived value: The development of a multi item scale. *Journal of Retailing*, 77, 203-220.
- Sweeney, J., Soutar, G. N., & L.W, J. (1999). The role of perceived risk in the quality-value relationship: a study in a retail environment. *Journal of Retailing*, 75(1), 77-105.
- Szymanski, D. M. & H., D.H. (2001). (2001). Customer satisfaction: a meta-analysis of the empirical evidence. *Journal of the Academy of Marketing Science*, 29(1), 16-35.
- Tabachnick B. G, & Fidell, L. S. (2007). Using Multivariate Statistics (5th ed.). *Boston: Alley and Bacon*.

- Tabachnick, B. G., & Fidell, L. S. (2001). Using Multivariate Statistics (4th ed.).Boston: Allyn and Bacon.
- Tam Yin Ling, & Ndubisi, N. O. (2005). Complaint behaviour of Malaysian consumers. *Management Research News*, 29(1).
- Taylor, Steven A. & Thomas L. Baker (1994). An Assessment of the Relationship Between Service Quality and Customer Satisfaction in the Formation of Consumers' Purchase Intentions, *Journal of Retailing*, 70 (2): 163–178.
- Teas, R. Kenneth. (1993). Expectations, Performance Evaluation, and Consumers' Perceptions of Quality, *Journal of Marketing*, 57 (October): 18–34.
- Teas, R. Kenneth. (1994). Expectations as a Comparison Standard in Measuring Service Quality: An Assessment of a Reassessment, *Journal of Marketing*, 58 (January): 132–139.
- Ting, D. H. (2006). Further probing of higher order in satisfaction construct: the case of banking institutions in Malaysia. *International Journal of Bank Marketing*, 24(2), 98-111.
- Ulaga, W., & Eggert, A. (2006). Relationship value and relationship quality: broadening the nomological network of business-to-business relationships. *European Journal of Marketing*, 40(3/4), 311-327.
- Varki, S., & Colgate, M. (2001). The Role of Price Perceptions in an Integrated Model of Behavioral Intentions. *Journal of Service Research*, 3(3), 232-240.
- Varki, S., & Wong, S. (2003). Consumer Involvement in Relationship Marketing of Services. *Journal of Service Research*, 6(1), 83-91.
- Verhoef, P. C., Franses, P. H., & Hoekstra, J. C. (2002). The Effect of Relational Constructs on Customer Referrals and Number of Services
- Wang Yonggui, Hing Po Lo, & Yang, R. C. Y. (2004). An integrated framework for customer value and customer-relationshipmanagement performance: a customer-based perspective from China. *Managing Service Quality*, 14(2/3), 169-182.
- Whittaker, G., Ledden, L., & Kalafatis, S. P. (2007). A re-examination of the relationship between value, satisfaction and intention in business services. *Journal of Services Marketing*, 21(5), 345-357.
- William B, A. K., Richard S., & Valarie A. Zeithaml. (1993). A Dynamic Process Model of Service Quality: From Expectations to Behavioral Intentions. *Journal of Marketing Research*, 30, 7-27.
- Wong, A., & Sohal, A. (2002). An examination of the relationship between trust, commitment and relationship quality. *International Journal of Retail & Distribution Management*, 30(1), 34-50.

- Wong, A., & Sohal, A. S. (2006). Understanding the quality of relationships in consumer services: a study in a retail environment. *International Journal of Quality and Reliability Management*, 23(3), 244-264.
- Wong, Y. H., Humphry, H., & Wing-ki, C. (2007). Mediating effects of relationship quality on customer relationships: an empirical study in Hong Kong. *Marketing Intelligence and Planning*, 25(6), 581-596.
- Woo, K.-s. (1998). Using quality perceptions to segment customers in services. *Marketing Intelligence and Planning*, 16(7), 418-424.
- Woodruff, R. B. (1977). Customer value: The next source of competitive advantage. *Journal of the Academy of Marketing Science*, 25(2), 139-153.
- Woodruff, R. B. & S.F. Gardial (1996). Know your customer. New approaches to understanding customer value and satisfaction. Cambrige. MA: Blackwell
- Woodside, A. G., Frey, L. L., & Daly, R. T. (1989). Linking service quality, customer satisfaction, and behavioral intention. *Journal of Health Care Marketing*, 9(4), 5-17.
- Yavas Ugur, Bilgin Z, & Shemwell D.J. (1997). Service quality in the banking sector in an emerging economy: a consumer survey *International Journal of Bank Marketing*, 6, 217-23.
- Yavas U, Martin B,. & Stuhldreier, U. (2004). Relationships between service quality and behavioral outcomes. *International Journal of Bank Marketing*, 22(2), 144-157.
- Yi, Y. (1990). A Critical Review of Consumer Satisfaction. Review of Marketing, Valerie A. Zeithaml, ed. Chicago: American Marketing Association, 68-123.
- Yim, Chi Kin (Bennett), Kimmy Wa Chan and Kineta Hung (2007). Multiple Reference Effects in Service Evaluations: Role of Alternative Attractiveness and Self-Image Congruity, *Journal of Retailing*, 83 (1) 147–157.
- Yoon, E. H., Guffey, J., & Kijewski, V. (1993). The effects of information and company reputation on intensions to buy a business service? *Journal of Business Research*, 27(3), .215-228.
- Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value: a means-end model and synthesis of evidence. *Journal of Marketing*, 52(July), 2-22.
- Zeithaml, V. A. (2000). Service Quality, Profitability, and the Economic Worth of Customers; What We Know and What We Need to Learn. *Journal of the Academy of Marketing Science*, 28(1), 67-85.
- Zeithaml, V. A., Leonard L. Berry, & Parasuraman, A. (1996). The Behavioral Consequences of Service Quality. *Journal of Marketing*, 60 (April), 31-46.

- Zhen Xiong Chen, Shi, Y., & Dong, D.-H. (2008). An empirical study of relationship quality in a service setting: a Chinese case. *Marketing Intelligence and Planning*, 26(1), 11-25.
- Zhou, L. (2004). A dimension-specific analysis of performance-only measurement of service quality and satisfaction in China's retail banking. *Journal of Services Marketing*, 18(7), 534-546.
- Zikmund, W. G. (2003). Business Research Methods (7th ed). Business Research Methods (7th ed). USA: Thomson Learning, South-Western.
- Zineldin, M. (2000). Beyond relationship marketing: technologicalship marketing. *Marketing Intelligence and Planning*, 18 (1) 9-23
- Zins, A.H (2001). Relative attitudes and commitment in customer loyalty models. *International Journal of Service Industry Management*, 12 (3), 269-294.