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# Modelling relationship quality of retail banking: proposing its antecedents and consequences

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### ABSTRACT

In this article, the authors propose that relationship quality model for retail banking should consist of antecedents and consequences. The antecedents proposed are relational selling behavior and positive emotional display, while the consequences are future interaction and positive word of mouth. The authors will argue that the inclusion of both antecedents and consequences will help retail banks to refine their relationship quality model.

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### Keywords

Positive emotional display,  
Relational selling behavior,  
Relationship quality,  
Future interaction and positive word of mouth.

### Introduction

According to American Customer Satisfaction Index (ACSI) the banking industry is one of service category that has continued to decline in customer retention (Allred & Addams, 2000). In addition, an observation among retail banks today found the tendency for them to offer almost identical products and financial services; mainly due to the fact that any new offering will be quickly matched by the other competitors in the industry (Walker et al., 2008). This causes customers to perceive little difference of the products and services offered by the retail banks (Nasserzadeh et al., 2008). Furthermore, poor customer service of the bank can result in a loss of deposits from customers (McKinney, 2000). According to Robyn Creating Winning Habbit Centre, almost 70% of customers who are improperly treated by service providers stop patronizing their businesses with those particular company (Pulman, 2002). Therefore, most of the retail banking discovering a pressing need to adapt to a more competitive strategy.

Considering the competition factor and the customer retention which tend to decline, banks often find it crucial to create a more proactive method of seeking and retaining customers (Ridnour, Lassk, & Shepherd, 2001). Some scholars argue that relationship marketing is an appropriate strategy for commercial banking (Berry & Thompson, 1982; Day, 1985; Moriarty et al., 1983) in maintaining the existing customer. Previous research have noted the successes of relationship marketing implementation in various banking sectors such as corporate banking area (Turnbull & Gibbs, 1987), investment banking area (Eccles & Crane, 1988) and "over the counter" interface (Tyler & Stanley, 2002). The success of relationship marketing will enhance relationship quality between customer and service provider.

Relationship quality is achieved through service employees' ability to reduce perceived service uncertainty stemming from

factors such as service complexity, intangibility, lack of service familiarity and long-time horizon of delivery (Crosby et al., 1990). Noting the importance, relationship quality is conceptualized as higher order construct which consist of satisfaction, trust and commitment. When service providers (e.g. banking company) can meet or exceed customer expectation with relationship, they will satisfy with relationship.

This overall satisfaction will keep customer stay longer in the service relationship (Chen, Shi & Dong, 2008; Rauyruen & Miller, 2007; Lin & Ding, 2005). Customers trust with the relationship means that they believe that service providers have credibility and honesty in fulfilling their need. This perceived credibility and honesty of service providers is very important in reducing uncertainty and ambiguity in service transaction (Caceres & Nicholas, 2005; Malewicki, 2005; Callarisa et al., 2007; Doney, 2007).

Therefore, customer trust is required in maintaining long-term relationship with customer. Frequent interaction between customers and service providers will result in emotional attachment between those both parties. This emotional attachment is called affective commitment that is important factor in maintaining long-term relationship (Morgan & Hunt, 1994; Birgelen van Marcel et al., 1998; Malewicki, 2005; Callarisa et al., 2007).

In service business (e.g. banking industry) service employees have important role, because the customer experience on and evaluation of service delivery is based on the customers interaction with service employee (Clark Timothy et al., 2005). Therefore, the competency of bank employees is required in resulting high quality of interaction and positive customer experience. In addition, salespeople have a key role in formation long-term relationship with customers and sometimes customers have greater loyalty to salespeople than company employing those salespeople (Weitz & Bradford, 1999).

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Previous study found that relational selling competencies such as communication (Meng & Elliott, 2008; Chung & Shin, 2010; Chen, Shi & Dong, 2008; Vieira, 2009; Parson, 2002), mutual disclosure (Al-alak & Alnawas, 2010; Castellanos-Verdugo, Oviedo-García, Roldán & Veerapermal, 2009; Kim & Cha, 2002), customer orientation (Vieira, 2009; Meng & Elliott, 2008; Kim & Cha, 2002; Williams, 1998; Macintosh, 2007) have significant effect on relationship quality.

Recently, marketing scholars begin to interest to study the role of emotional behavior displayed by service employee on customer evaluation of service. Positive emotional expression and authenticity of emotional display of service employee in service encounter will result in some positive outcomes such as positive experience, positive customer emotion, increase customer satisfaction, customer intention to repurchase (Brown & Sulzer-Azaroff, 1994; Parasuraman et al., 1985; Ashforth & Humphrey, 1993; Dubinsky, 1994; Price et al., 1999; Pugh, 2001; Grandey, 2003; Grandey et al., 2002). In addition, the expression of employee's positive emotion frequently in service encounter will induce emotional attachment between customer and bank employee. This emotional attachment is very important in maintaining long-term relationship. Furthermore, authenticity of emotional display will engender customer perceived credibility and honesty of bank employee in service delivery. This perceived credibility and honesty of service provider will reduce uncertainty and ambiguity in service transaction and increase customer trust (Crossby et al., 1990 & Morgan & Hunt, 1994). Therefore, positive emotional expression and authenticity emotional display are required as antecedent of relationship quality.

The evaluation of relationship quality will result in at least two behavioral outcome such future interaction and positive word of mouth (Vesel & Zabkar, 2010; Sanchez-Franco, Ramos & Velicia., 2009; Chen, Shi & Dong, 2008; Caceres & Paparoidamis, 2007; Rauyruen & Miller., 2007; Lin & Ding, 2005). Therefore, higher relationship quality will lead to higher future interaction and higher positive word of mouth. Future interaction will increase customer contribution to bank profit. Meanwhile, positive word of mouth will trigger the new relationship with potential customer. Both future interaction and positive word of mouth will be able to increase company growth in the future.

Previous researches have studied the effect of interpersonal variables such as mutual disclosure, communication, customer orientation, expertise, shared value and leadership behavior on relationship quality.

However, the effect of those interpersonal variables on relationship quality is still inconclusive, since in some studies they have significant effect on relationship quality while in others studies they have not significant. In addition, there is limited study in service marketing which include positive emotional display (positive emotional expression and authenticity of emotional display) in interpersonal interaction as antecedent of relationship quality.

In this article, the authors want to propose relationship quality model for retail banking by developing causal link among variables such as relational selling behavior, positive emotional display, relationship quality, future interaction and positive word of mouth. In this proposed model, relational selling behavior and positive emotional display act as antecedents of relationship quality, while future interaction and positive word of mouth act as consequences of it.

## Literature review

### Relationship quality

Relationship quality is to what extent the customers are able to rely on salesperson integrity and have believe that salesperson be able to reduce ambiguity and uncertainty in service transaction (Crosby, 1990). This definition is in line with the previous literature defining relationship quality as quality of interaction between customer and a supplier Gummesson (1987). Even though there is variation in conceptualization of relationship quality, in this paper, we conceptualize relationship quality as a higher order construct consisting satisfaction, trust and commitment.

### Antecedent of relationship quality

Previous researchers have found relational selling behavior as antecedents of relationship quality. Scholars argue that relational selling behavior is multidimensional construct consisting some dimensions such as communication (Meng & Elliott, 2008; Chung & Shin, 2010; Chen, Shi & Dong, 2008; Vieira, 2009; Parson, 2002), mutual disclosure (Al-alak & Alnawas, 2010; Castellanos-Verdugo et al., 2009; Kim & Cha, 2002) and customer orientation (Parson, 2002; Kelley, 1992; Henning- Thureau, 2004; Vieira, 2009; Meng & Elliott, 2008; Kim & Cha, 2002; Williams, 1998; Macintosh, 2007) and has positive significant effect on relationship quality. However, there is limited literature in marketing investigating emotional display (positive emotional expression and authenticity emotional display) as antecedents of relationship quality. Therefore, in this paper authors want to propose relational selling behavior and positive emotional display as important antecedents of relationship quality.

### Relational selling behavior

Commercial exchange in service organizations mostly contain long-term relational nature and involve a continual stream of interpersonal interaction between customer and service employee (Lovelock, 1983). In addition, major component of ongoing exchange in service industry involve relational selling behavior (Crossby et al., 1990; Jackson, 1985). The relational intent of firm is reflected by personalized and expressed attitude and behavior of salespeople during interaction with customer (Price & Arnould, 1999). Crossby et al (1990) argue the importance of relational selling behavior of service salespeople in order to reduce complexity, risk and uncertainty inherent in service interaction. Relational selling behavior is the extent to which salespeople display behavioral tendency in cultivating and maintaining long-term relationship with customers (Crossby, 1990; Lin & Ding, 2005).

Salespeople have a key role in formation long-term relationship with customers and sometimes customers have greater loyalty to salespeople than company employing those salespeople (Weitz & Bradford, 1999). According to literature, the task of salesperson (service employee) in relational context is to establish, develop and enhance long-term relationship with customers (Crossby et al., 1990; Levitt, 1983; Webster, 1992). Empirical studies found that relational selling behavior have positive significant influence on relationship quality (Crossby et al., 1990; Parson, 2002; Lin & Ding, 2005). Relational selling behavior constitute of some attitude and behavior such as mutual disclosure (Crossby et al., 1990; Parson, 2002; Al-alak & Alnawas, 2010), communication (Biong & Selnes, 1995; Crossby et al., 1990; Parson, 2002) and customer orientation (Parson, 2002; Castellanos-Verdugo et al., 2009; Juan & Kai, 2009) during customer-service provider interaction.

### **Mutual disclosure**

Mutual disclosure is very importance in establishing, developing and maintaining interpersonal relationship (Derlega et al., 1987). It is critical for the salesperson in a relational sales setting for establishing trust. Trust is considered as an essential component of relationship quality (Crosby et al., 1990). In personal context, mutual disclosure involves revealing personal information about one-self to another (Collins & Miller, 1994). In business context, this could be interpreted as sharing information about production schedule, quality initiative, strategic plan etc (Walton, 1996).

In service context, mutual disclosure can be assumed as revealing information process between customers and service provider. Part of the customers who reluctance to reveal critical personal/ business related information may block or severe delay satisfactorily problem resolution. Furthermore, a party engaging in unreciprocated disclosure behavior is likely distrust the other party (Crossby et al., 1990). According to social penetration theory, relationship develop gradually through increases the depth and breadth of information exchange (Altman & Taylor 1973, Taylor 1979, Collins & Miller, 1994). Previous research found that there is positive significant effect of mutual disclosure on relationship quality (Castellanos-Verdugo et al., 2009; Kim & Cha, 2002; Al-alak & Alnawas, 2010).

### **Communication**

Communication refers to the salespeople's ability to use unique combinations of code, content, while effective communication has been considered the most basic activity during the exchange within a customer-salesperson dyad, and is essential to the interaction established between the individuals involved (Williams & Spiro, 1985; Williams et al., 1990). Sheth (1975) proposed that the style of communication recognizes the importance of ritualistic behavior patterns in shaping the outcomes of buyer/seller interactions. In addition, Ndibusi (2007) argues that content and style of communication are essential in building relationship quality with customer.

The skilful communication with the exchange partner will strengthen cooperation and trust in relationship (Perrien & Ricard, 1995). Hausman (2004) in his research found that there is a significant influence of communication on satisfaction in patient-physician relationship. Formal and informal information exchange proved have significant impact to trust in relationship between customer and small and medium enterprise in electrical and electronic company (Sharif, 2005). Likewise, communication also has impact on trust and satisfaction in relationship between customer and bank service provider (Ball, 2004). Furthermore, communication proved has significant impact on trust in supplier-manufacturer relationship (Yeh, 2005). Communication is an important tool for gathering information about customer's want and need. Service employee needs specific information to negotiate customized offerings and persuade customers to buy a firm's product (Batt, 2002). Previous research found that there is positive significant effect of communication on relationship quality (Meng & Elliott, 2008; Ndubisi, 2007; Vieira, 2009; Parson, 2002).

### **Customer orientation**

Customer orientation refers to employee efforts and employee tendency or predisposition to understand and meet or exceed customer need (Brown et al., 2002). In addition, customer orientation describe the extent to which service salespeople adopt behaviors aiming to help customer making purchase decision and increase their satisfaction (Saxe & Weitz,

1982; Dorsch et al., 1998). Customer orientation is an important factor in the success of service organization (Hennig-Thurau 2004). The customer-oriented behaviors of service employee become the primary activities through which long-term relationships can be cultivated and managed (Crosby et al., 1990; Dunlap et al., 1988; Webster, 1992).

Highly customer-oriented salespeople adopt actions leading to long-term customer satisfaction and avoid opportunistic behavior (Kelley, 1992; Saxe & Weitz, 1982). Customer oriented behavior allows salespeople to empathize with customers and concern on satisfying customer needs better than competitor (Wray, Palmer, & Bejou, 1994). Customer orientation involves the interpersonal behaviors such as information sharing, need exploration, response adjustment that subsequently increase satisfaction, trust, mutual interdependence and commitment as being characteristic of relationship quality (Sheth, 1992). Service employees' customer orientation is generally identified as an indicator of relationship quality (Crossby et al., 1990). Previous research found that there is positive significant effect of customer orientation on relationship quality (Castellanos-Verdugo et al., 2009; Parsons, 2002; Vieira, 2009; Meng & Elliott, 2008; Kim & Cha, 2002; Williams, 1998; Macintosh, 2007).

### **Positive emotional display**

Emotion regulation of service employee as a component of emotional intelligent (Mayer & Salovey, 1995) has significant role in cultivating and maintaining long-term relationship with customers. Therefore, service companies required their employees to obey the display role which regulate what kind of emotion should be displayed and what kind of emotion should be avoided in service encounter (Hochschild, 1983). Positive emotional expression and authenticity of emotional display have important role in resulting positive customer evaluation of service interaction.

### **Positive emotional expression**

According the literature positive emotional expression refers to positive and favorable attitude and behavior of service employee during service encounter such as friendliness, smile, tone of voice, greeting, and other body language. In other word, emotional/affect expression can be displayed verbal and/or nonverbally through combination of facial expression, voice, body movement and gestures (Friedman et al., 1980). Indeed, facial expression provides particular important clues for emotional state (i.e happy-unhappy) appraisal, and individual are very skilled at processing information originating from faces (Niedenthal, 1990).

Nonverbal expression can modify and extend verbal message by allowing, quick, powerful and yet subtle transmission of affect element that is important for interpersonal relation (LaFrance & Mayo, 1978). The expressive person seems somehow to use nonverbal cues to motivate, captivate, move and inspire other people. The use of non verbal cues is very appropriate for people who work as salespeople or as supervisor/leader involved in face to face persuasion frequently. The case study in United State of America found that the top Toyota salesman has very high score in nonverbal expressiveness (Friedman et al., 1980).

Some scholars also argue that people place great emphasize to nonverbal cues when forming impression toward other people (DePaulo, 1992; Schneider, Hastorf & Ellsworth, 1979). In addition, a people who express positive emotion and make eyes contact will evoke impression of someone who is friendly,

honest, and likeable (Harker & Keltner, 2001; Kleinke, Meeker & LaFong, 1974; Levine & Feldman, 1997). Scholars also argue that friendly display is part of interpersonal requirement in service encounter (Rafaeli & Sutton, 1987; Zeithaml, Parasuraman & Berry, 1990). In addition, people who display positive emotion are more liked by others (Clark & Taraban, 1991).

Smile is one of the most important facial expressions and it may be the earliest nonverbal cues of interpersonal relationship (Bayes, 1972). Several studies indicate that the receiver use the display of smile for various attributions about the sender (Harker & Keltner, 2001; Lau, 1982; Reis et al., 1990). Many scholars also have studied smile as a part of positive emotional expression (Rafaeli, 1989; Shaver et al., 1987; Sutton, 1991). According to Barger and Grandey (2006) the strength of service worker's smile was positively associated with customer's positive mood. Some scholars also argue that service with smile impact customer's impression of service encounter (Bitner, Booms & Tetrault, 1990; Pugh, 2001; Tsai, 2001; Tsai & Huang, 2002). Bryman (2004) argue that service employee should smile while interacting with customer because this behavior may affect customer impression in a positive way.

Accordingly, the service companies required their employee to deliver positive emotional display during service encounter in order to induce customer positive affect (Pugh, 2001), increase satisfaction (Brown & Sulzer-Azaroff, 1994) and lead to certain behavior such as spending more time in business, willingness to do repeat purchase and recommend the business to other (Ford, 1995; Tsai & Huang, 2002). In addition, previous research found that display of positive emotion such as smile, friendliness, and genuine care to customer result in some positive outcome such as positive customer affect, customer satisfaction and repurchase intention (Parasuraman et al., 1985; Ashforth & Humphrey, 1993; Dubinsky, 1994; Price et al., 1999; Pugh, 2001; Grandey, 2003; Grandey et al., 2002). Furthermore, Du et al (2010) found that positive emotional display can decrease customer negative emotion during service recovery.

Regarding the important effect of positive emotional display on positive customer behavior, service company requiring the employees to display positive emotion/affect in the work place. Thus, service organization regulate the expressive emotion of employee through establishing emotional display rule determining which emotion can be displayed and which emotion can't. The expectation of company on the positive emotional display of employee in the workplace is called emotional labor.

#### **Authenticity of emotional display**

The importance of study about authenticity can be explained by several reasons. Service encounter is social interaction where display authentic smile not only for social purpose but also for financial and long-term benefit (Rafaeli & Sutton, 1987). Service encounter provide dynamic and complex social interaction in which we can determine the generalizability of authentic smile research. Service employee who display authentic positive emotion with customer earned higher rating on interpersonal demeanor with customer than those who display the less authentic one (Grandey, 2003; Totterdell & Holmann, 2003). Authentic display acts as extra role behavior that go beyond requirement thus enhancing overall performance (Grandey & Brauburger, 2002; Organ, 1997).

Some scholars argue that the extent of authenticity in smiling is the extra role behavior of service employee. Some service providers deliver service with smile just to fulfill the

requirement of display role. While, a number of service employee spent a number of effort to deliver service with sincere smile. Asking the service employee to display positive emotion and avoid/express display the negative one may likely fail because emotion arise from deep unconscious and not always be able be regulated. Usually service employee who satisfy their job more probably display authentic smile than those who did not satisfied and as suggested by Soderlund and Rosengren (2004). This satisfied employee more probably produce prosocial behavior viewed as authentic display by customer leading to higher customer satisfaction (Payne & Webber, 2006). Grayson (1998) found that people evaluation to service encounter is favorable when there is authentic emotional display and people expect to have repeated interaction with the employee. Then, customer evaluation of service encounter will not be affected by authenticity when encounter is only one-time business transaction.

#### **Emotional display consequences**

Customer satisfaction with a service encounter is strongly influenced by customer emotion (Oliver, 1997). The change in a customer emotion due to employee emotional display should influence the customer's satisfaction. In other word, the increase of customer positive affect as a consequence of employee's positive emotional display will result in higher customer satisfaction. This emotional display impact in line with affect-as-information model from social psychology which suggest that peoples rely on their mood as information cues when they form attitude or make judgment or evaluation (Schwarz, 1990; Schwarz & Clore, 1988). Customer in positive affective state may attribute his affective state to the success of service interaction and, consequently, may evaluate the encounter positively. Experience of positive affect in service encounter is often a part of customer expectation. Confirmation of this expectation may in turn lead to positive evaluation of service encounter and service organization (Giardini & Frese, 2006). In addition, customer often interpret an employee's emotional display as part of the service itself, which suggest that they hold expectation about the display of positive emotion that influence their level of satisfaction (Tsai, 2001).

Previous research found that positive emotional display has positive outcome such as enhance customer positive mood (e.g., Pugh, 2001) and increase customer satisfaction and intention to repurchase (e.g., Brown & Sulzer-Azaroff, 1994; Parasuraman et al., 1985; Ashforth & Humphrey, 1993; Dubinsky, 1994; Price et al., 1999; Pugh, 2001; Grandey, 2003; Grandey et al., 2002). Meanwhile, some scholars in their research also found that there is a positive influence of customer positive emotion and customer evaluation of service encounter (e.g., Pugh, 2001; Tsai & Huang, 2002; Wirtz & Bateson, 1999). In addition, it has been found that service employee positive display has encouraged customer intention behavior such as intention to do repeat purchase, intention to promote positive word of mouth (e.g., Ford, 1995; Tsai & Huang, 2002). Service workers who smile at work place produced higher customer satisfaction than the neutral service worker (Soderlund & Rosengren, 2008). Employee friendliness positively related to customer's positive emotion during interaction (Tsai & Huang, 2002). Service with smile influence customer's impression of the service encounter (Bitner, Booms & Tetrault, 1990; Pugh, 2001; Tsai, 2001; Tsai & Huang, 2002).

The way carried out by service employees in displaying their emotion in service encounter has different effect on

customer evaluation. It is reported that deep acting in emotional display leads to higher rating of service delivery than surface acting (Grandey, 2003). Whereas, scholars argue that deep acting strategy induced more authentic display than surface acting. Perceived authenticity is important and positively related to impression of the friendliness of service provider. Therefore, customer satisfaction is higher when customer perceived employee emotion as authentic (Grandey, 2005). The positive response of customers to authentic display is due to they often response more positively to some subtle facial cues including the symmetry of smile or activation certain muscle group around the eyes (Ekman & Friesen, 1982; Ekman, Friesen & O'Sullivan, 1988).

Satisfaction toward interpersonal interaction is an important heuristic within the overall service experience. Positive attitude, happy expression and perceived to be sincere elicit more heuristic processing than serious expression, fostering trust and acceptance (Ottati et al., 1997; Krull & Dill, 1998). On the other hand, more serious and somber expression call for further cognition and evaluation. Affective interaction between customers and service provider is very useful in understanding customer satisfaction to service experience (Arnould & Price, 1993). Emotional display that customers associate with certain organization may influence their decision to use the service offered by that company (Mann, 2007). The emotional expression of service employee can influence customer emotion through contagion process.

#### Emotional display and relationship quality

Successful service relationship will enhance customer satisfaction and thus improve service business performance. Customer satisfaction with relationship is cumulative satisfaction based on overall evaluation of total purchase and consumption experience with goods or services over time (Anderson et al., 1994). It is in line with applied market research which tends to measure customer satisfaction as a customer's general level of satisfaction based on all experience with the firm (Garbarino & Johnson 1999). Previous studies have found that employee's positive emotional display influence customer satisfaction with service encounter. As employee keep displaying positive emotion in every service interaction repeatedly/consistently, then customer will receive cumulative satisfaction which is be able to enhance long-term relationship. Perceived authentic employee emotional display is assumed can induce perceived honest of service delivery. In addition, it may be able engender customers believe that service employees are very helpful and have interest on customers well being. Thus literature said, perceived honest and helpful of service employee will reduce customer's perceived uncertainty and ambiguity in service transaction and increase customer trust (Morgan & Hunt, 1994). Therefore, the display of authentic emotional display in service encounter consistently will increase customer trust on service relationship. The display of positive emotion by service employee frequently induces positive affect of customers (Grandey, 2003; Hoschild, 1983; Sutton & Rafaeli). Then, this positive affect of customers will result on feeling of liking and happy with service employee. Meanwhile the sharing of positive emotion between service employees and customers frequently tends to identify customer with service employee leading to emotional attachment (Wetzels et al., 1998). This emotional attachment is called affective commitment which be able enhance long-term relationship (Morgan & Hunt, 1994; Wetzels et al., 1998).

#### The consequences of relationship quality

Previous research found that relationship quality as a good predictor of customer loyalty. It is make sense since the stronger the relationship between customers and service providers the higher the customer intention to be loyal with service provider. Previous literature shown the positive significant effect of relationship quality on customer loyalty (Wong, Hung & Chow, 2008; Macintosh, 2007; Chen, Shi & Dong, 2008; Chiao, Chiu & Guanc, 2008; Vesel & Zabkar, 2010). Mostly scholars conceptualize loyalty as multidimensional construct consisting behavioral loyalty and attitudinal loyalty (Vesel & Zabkar, 2010; Sanchez-Franco, Ramos & Velicia, 2009; Chen, Shi & Dong, 2008; Caceres & Paparoidamis, 2007; Rauyruen & Miller, 2007; Lin & Ding, 2005). Behavioral loyalty refers to the intention of customer to do repeat purchase, while attitudinal loyalty refers to the willingness of customer to promote service provider to others (positive word of mouth) (Macintosh, 2007; Chen, Shi & Dong, 2008; Chiao, Chiu & Guanc, 2008; Vesel & Zabkar, 2010).

#### Proposed model

As earlier stated, the authors are proposing a model on relationship quality made up of the antecedents and consequences of relationship quality in retail banking. Based on the literature review, we propose relational selling behavior and positive emotional display as antecedent of relationship quality. Meanwhile, positive word of mouth (provide referral) and future interaction are proposed as consequences variable of relationship quality. The framework of the proposed model is shown below.

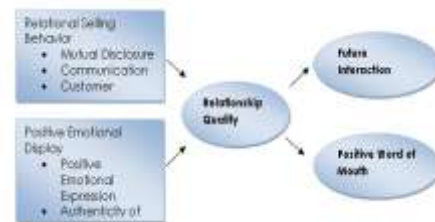


Figure 1 Modeling relationship quality of retail banking: proposing its antecedents and consequences

#### Conclusion

This proposed model provide causal link among relational selling behavior, positive emotional display, relationship quality, future interaction and positive word of mouth. Service employees has important role in bank industry because customers evaluation of service delivery is based on their interaction with bank employees. The role of emotional display in interpersonal relationship has well developed in psychology. This paper want to fill the gap about the lack of empirical research in marketing investigating the role of emotional display in establishing, developing and maintaining long-term relationship in service business, especially in retail banking.

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