

ANALYSIS OF RELATIONSHIP MARKETING TACTICS AT PT BANK SULUT TUTUYAN

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ABSTRACT

Today, most of customers are getting smarter, more informed, and they are free to choose which they would like to take little time to exercise. They can easily defect to competitors who fulfill their expectations. That is why company must have strategy to retain customer loyalty and relationship marketing tactics can be applied to solve this problem. The objectives that expected can be achieved from this study are to analyze relationship marketing tactic based on service quality, price perception, brand image, and communication at PT. Bank Sulut Tutuyan. Theories supporting research are marketing and relationship marketing tactics. The population that is mainly observed in this research is all of the customers of Bank Sulut Tutuyan with a sample of 10 customers as respondents and representative to provide information required in this research. Results and conclusions are most of respondents give positive responses about service quality, price perception, brand image, and communication delivered by employees.

Key words: *relationship marketing tactics, service quality, price perception, brand image, communication*

INTRODUCTION

Research Background

Nowadays, there are various businesses either state or private companies that consist of service, commercial and manufacturing companies which established for the purpose of obtaining profit or non-profit. However, now many companies are prefer to obtain benefits. In the operation of a service company, providing service is the most important activity to obtain the customer's interest. Good quality service is a foundation for every service company for survival. Service is different with goods or other tangible products. It is an intangible commodity or intangible economic goods. Service also can be determined as a process of delivering customer needs and wants by interactions between service provider and customer. Proper service marketing requires creative visualization to effectively evoke a concrete image in the service consumer's mind which can bring profit for company.

One type of the service companies that is important in the business world are banks which act as a financial institution and a financial intermediary for everyone. In Indonesia, there are several banks such as Bank Mandiri, BRI, BCA, BNI, Bank CIMB Niaga, Bank Dana Mon Indonesia, Bank Pan Indonesia (Pani n), Bank Permat a, BII and BTN which known as largest banks in Indonesia. While in North Sulawesi, there are quite a few banks such as Bank Sulut, Bank Mandiri, BTN, BRI, BCA, BNI, Bank Dana mon, Bank Mega, Bank Bukopin and some other banks that all of them are compete to win the competition and also to reach as many customers and keeping the customers loyal to their services.

Many companies today are competing to attract people's attention with various ways in order to make their products or services used by everyone. But, sometimes to attract people attention does not enough. A company must provide strategy to make people buy their products and services continuously. Competition among companies to maintain the viability of the company is something that is unavoidable in business environment, because that is a spur for each company to provide better service for the sake of winning the market, in this case in banking industry. According to Dithan (2011), to compete in such overcrowded and interactive market place, marketers are forced to look beyond the traditional 4Ps of marketing strategy, which are no longer enough to be implemented for achieving competitive advantage. It means that a company is not only required to achieve customer loyalty by providing high quality products and services, but a company also needs to build long-term profitable relationship with customers to achieve customer loyalty. Customer loyalty is very

important and valuable assets for every company. Customer loyalty can be described as customer's commitment to keep purchasing the same products or services in a company because of certain reasons. Zhang and Feng (2009) said that customers are the final purpose that firms implement relationship marketing. Raza and Rehman (2012) stated that, all the activities in marketing are focused on customer to make him loyal. Obtaining customer loyalty is not as easy as first time company attract or persuades the customer to buy or use the company's products or services. Because it is always easier to reach something than to keep it. That is why a company needs extra efforts in order to keep customer loyal. Customer loyalty is also playing the most important goal of implementing relationship marketing activities. Hali ni et al. (2011) stated that Manager and marketers should highly pay attention to Customer loyalty as an important factor that has to be developed if they want to maintain their company and develop its profitability.

Kotler and Keller (2012: 42) stated that relationship marketing aims to build mutually satisfying long-term relationship with key constituents in order to earn and retain their business. Koi - Akrofi et al. (2013) said that relationship marketing is more concerned about building customer relationships in order to achieve long-term mutual benefits for all parties involved in the exchanges. Relationship marketing must focus on creating new and mutual value between companies and their customers on a long-term basis. It is also important to act customer as a partner in order to work together in making profit for each other. When a bank claims to be practicing relationship marketing it means that bank must responsible to an organization with wide strategy to manage and nurture their interaction with their clients and sales prospect.

According to Ratnayake (2011), traditional transaction marketing focuses on the completion of the transaction and the pursuit of maximizing profits for each transaction, while relationship marketing focuses on the establishment of strong relationships and stable partnerships in order to maximize the pursuit of the interests of all aspects of the relationship. Zhang and Feng (2009) stated that, compared with traditional marketing, relationship marketing is more concerned about building customer relationships in order to achieve long-term mutual benefits for all parties involved in the exchanges. Today, most of customers are getting smarter, more informed, and they are free to choose which they would like to take little time to exercise. They can easily defect to competitors who fulfill their expectations. That is why company must have strategy to retain customer loyalty and relationship marketing tactics can be applied to solve this problem. David (2013: 41) defined strategy as the means by which long-term objectives will be achieved.

In relationship marketing tactics, customer retention is also important in order to acquire and retain loyal customer due to long-time profitable. Doaei et al. (2011) said that Customer retention is very important because of business competitive environment. Thus, a marketing expert to give heed to RM and its tactics. Ratnayake (2011) stated that, one would think that with the growth of the internet and mobile technology, customers would be less interested in talking to unknown personnel in order to fulfill their banking needs and this may be the case for very basic banking requirements, it can only do much to meet the more complex needs and build long term customer relationships that competition will find hard to break into. It means that relationship marketing tactics are needed to be implemented in service company especially in banking industry.

The object of this research is Bank Sulut Tutuyan. Bank Sulut is one of 26 government regional bank in Indonesia. Bank Sulut is government regional bank in North Sulawesi that is established in 1961. Bank Sulut has a central office, one main branch office, 35 branch offices and 23 cash offices. Bank Sulut Tutuyan is one of branch of Bank Sulut that is operated since 2010 in Tutuyan (East Bolaang Mongondow). In order to support service performance of Bank Sulut Tutuyan, the office and ATM are developed in strategic area so that all of the customers can reach the office and make transaction easily.

Research Objective

The objectives that expected can be achieved from this study are:

1. To analyze relationship marketing tactic based on service quality.
2. To analyze relationship marketing tactic based on price perception.
3. To analyze relationship marketing tactic based on brand image.
4. To analyze relationship marketing tactic based on communication.

THEORETICAL FRAMEWORK

Relati onshi p Marketi ng Tacti cs

Based on Keshvari and Zare (2012), Relati onshi p marketi ng refers to a wi de range of ‘relati onshi p type strategi es’ that have devel oped over the past few decades i n product as well as service markets and i n consumer as well as busi ness to busi ness sect ors. Further, Keshvari and Zare (2012) cl assi fi ed the relati onshi p marketi ng strategi es i nvol ves several tacti cs such as: service quality, price percepti on, value offers, brand i mage, communi cati on, personalizat i on, power, cooperati on. Thi s research i s onl y focuses on relati onshi p marketi ng tacti cs based on service quality, price percepti on, brand i mage and communi cati on.

Service Quality

Service i s different wi th goods or other tangi ble products. It i s an i ntangi ble commodi ty or i ntangi ble economi c goods. Service al so can be deter mi ned as a process of deli veri ng cust omer needs and wants by i nteracti ons bet ween service provi der and cust omer. Proper service marketi ng requires creati ve visualizat i on to effecti vel y evoke a concret e i mage i n the service consumer's mi nd whi ch can bri ngs profit for company. Koi -Akr ofi et al. (2013) i mpl i ed that service i s a process where i nteracti ons bet ween cust omer and service provi der most often exist. Hence, i n a service context, there i s al most a relati onshi p bet ween cust omer and service provi der; such relati onshi p can be used as a basi s for marketi ng. The famo us measur ement model of service quality i s SERVQUAL devel oped by Pasuraman et al. (1988) i n Zhang and Feng (2009) who measur ed the differences bet ween cust omer expectati ons and percepti ons cross fi ve deter mi nants as fol l ows:

- Tangi bles: Appearance of physical faci l i t i es, equi pment, empl o yees and communi cati on materi als from a service company.
- Reliabi l i ty: A service company's abi l i ty to perfor m the promi sed service dependabl y and accuratel y.
- Assurance: Empl o yees' knowl edge and behavi or about courtes y and abi l i ty to convey trust and confi dence.
- Responsi veness: A service company i s wi l l i ng to hel p cust omers and provi de punctual services.
- Empathy: A service company provi des care and i ndi vi duali zed attenti on to i ts cust omers, as well as havi ng conveni ent operati ng hours.

Price Percepti on

Accordi ng to Kotler and Keller (2012: 405), price i s not j ust a number on a tag, i t comes i n many forms and perfor ms many functi ons. Koi -Akr ofi et al. (2013) sai d that Price i s the monetari y cost for a cust omer to buy products or services. It i s the critical deter mi nant that i nfl uences cust omer buyi ng deci sion. Cust omers usual l y select thei r service provi ders strongl y rel yi ng on perceived price.

Brand I mage

Kotler and Keller (2012:264) i dentifi ed brand as the source or maker of a product and allow consumers—ei ther i ndi vi duals or organi zati ons—to assi gn responsi bility for i ts perfor mance to a parti cular manufactur er or di stri but or.

Co mmuni cati on

Accordi ng to Bovée and Thill (2012: 41), communi cati on i s the process of transferri ng i nfor mati on and meani ng bet ween senders and receivers, usi ng one or more writt en, oral, visual, or electri c medi a. Good communi cati on can bri ngs good relati onshi p and good result for everyone. Bovée and Thill (2012: 42) al so stated that Effecti ve communi cati on strengt hens the connecti ons bet ween a company and al l of i ts stakehol ders, those groups affected i n some way by the company's acti ons: cust omers, empl o yees, sharehol ders, suppli ers, nei ghbors, the communi ty, the nati on, and the world as a whole.

Previous Research

Doaei et al (2011) found that there i s si gni fi cant relati onshi p bet ween cust omers' relati onshi p satisfacti on on cust omers' loyalti y. Keshvari and Zare (2012) found al l the relati onshi p marketi ng tacti cs i ncl udi ng of service quality, price percepti on, value offers, brand i mage, communi cati on, personalizat i on, power and cooperati on as i ndependent vari ables have posi ti vel y correl ated to the relati onshi p quality's el ements consist of: cust omer trust, cust omer satisfacti on, cust omer commi tment and confl i ct manage ment as dependent el ements. Koi -Akr ofi et al. (2013) found there i s a posi ti ve si gni fi cant relati onshi p bet ween each of the four

relationship marketing tactics (namely service quality, price, value offered and brand image) and customer loyalty.

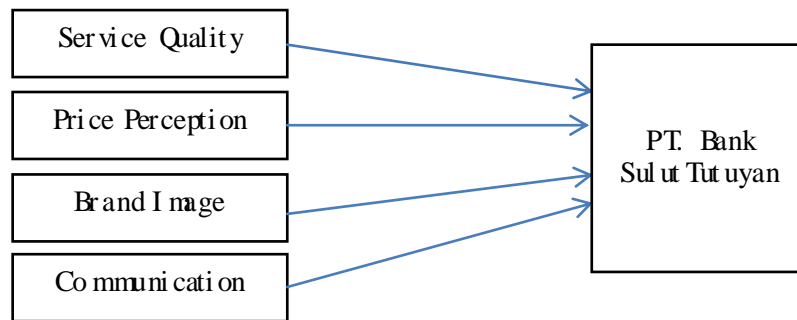


Figure 3.1 Conceptual Framework

RESEARCH METHOD

Types of Research

This study is based on collecting the interviewee's perspective and arguments using qualitative method that generalized the data collection and use descriptive analysis in writing the report. The objective of this research is to examine the respondents' point of view and statement or opinion about the phenomenon. The goal of this research is to discover relationship marketing tactics such as service quality, price perception, brand image and communication in PT. Bank Sul ut Tut uyan.

Place and Time of Research

This research is located in East Bolaang Mongondow. The informants are live in Tut uyan Induk, Tut uyan 2 and Kayu muyondi. The interview took place in Tut uyan, Kayu muyondi and Manado. The interview was conducted between June and July 2013.

Population and Sample

The population that is mainly observed in this research is all of the customers of Bank Sul ut Tut uyan. The sample that is used in this research is decided as many as 10 customers as respondents, and as representative of population that can give information that required in this research. The sampling method in this research is purposive sampling. Purposive sampling is selected because this research used key informant as media or in sample selection process in order to find out informants that can be represented point of view of the population.

There are 10 respondents who contributed in this research. They were divided by 7 females and 3 males with the various professions. Most of them are entrepreneur and civil servant, while the rest are housewife and student. Those are live in different areas such as Tut uyan Induk, Tut uyan 2 and Kayu muyondi.

Data Collection Method

Types and source of data are explained in the following: (1) primary data, which refer to information obtained first-hand and gathered from the variable of interest for the specific purpose of the study or data originated specifically that prepared to address the research problem by interview and observation; and (2) secondary data, which information that found from books, journals, and relevant literature from internet.

Data collection techniques are interview and observation are chosen in this research as a method for collecting the data. Semi-structured type is used in interviews. Four steps of the research conducted are as follows: (1) selecting informant candidates based on information from key informant, (2) contact the informant candidate, introduce the research objectives, the data collected through interview and make an appointment for interview (3) interview the informant, writing diary and record the interview and (4) data collection, analysis. Because the study using qualitative research, the main instrument on this research is the person who makes this research. In this study, the tools that are used to assist the interview are; writing tools, diary book, recorder and digital camera.

Operational Definitions and Measurement of Research Variables

Operational definition of research variables are:

1. Relationship Marketing Tactics is conscious actions taken by a company or person which are designed to cause people want to buy their goods or services (Koi-Akr ofi, et al., 2013).
2. Service Quality is customers' long-term cognitive evaluations of a firm's service delivery (Lovelock and Wrtz, 2011: 623).
3. Price Perception means thought to be related to price searching (Lichtenstein et al., 1993 in Zhang and Feng, 2009)
4. Brand Image is the perceptions and beliefs held by consumer, as reflected in the associations held in consumer memory (Kotler and Keller, 2012: 61).
5. Communication as the formal, as well as informal exchanging and sharing of meaningful information between buyers and sellers (Sin et al., 2002 in Dhan, 2011)

Data Analysis Method

Qualitative Research Method

As explained in Sekaran and Bougie (2009: 369) that Qualitative data are data in the form of words, for example are interview notes, transcripts or focus groups, answers to open ended questions, transcriptions of video recordings, accounts of experiences with a product on the Internet, news articles, and the like. This research is focused on case study approach in order to know how relationship marketing tactics namely service quality, price perception, brand image and communication in PT. Bank Sulut Tutuyan according to customers' assessment by some experiences that customers have through that can help this research to get information needed in this research. The method that is used in this research is qualitative method. Same as quantitative research, qualitative research has components to retain trustworthiness.

1. **Credibility:** to prove the validity of this research process and result or to check the data suitability. Triangulation is assumed the credibility of this research. As mentioned by Sekaran and Bougie (2009: 385) that triangulation is a technique that is often associated with reliability and validity in qualitative research. Further, Sekaran and Bougie (2009: 385) explained that there are several kinds of triangulation, which are: Method triangulation, data triangulation, researcher triangulation and theory triangulation. Among types of triangulation, this research used data triangulation which the data gathered from interviews with different informants, observation in different places, and also used different literature from various researchers.
2. **Transferability:** The result of this research can be implemented in different condition and there is responsibility in providing accurate data systematically and trustworthy of the research result.
3. **Confirmability:** The way of proving the validity of the result of the research is match with the data collection on the field notes.

According to Miles and Huberman (1994) in Sekaran and Bougie (2009: 370-372), there are generally three steps in qualitative data analysis which are:

- **Data reduction,** the reduction of data through coding and categorizing. Coding is the analytic process through which the qualitative data is gathered are reduced, rearranged, and integrated to form theory. In this research, data reduction is applied in chapter 4 in the part of interview result. The data reduction is used to summarize the main point of you of respondents in order to make easy for this research to categorize the data.
- **Data display,** which refer to the ways of presenting the data. A selection of quotes, a matrix, a graph, or a chart illustrating patterns in the data which can help to draw conclusions based on patterns in the reduced set of data. Data display involves reduced data and displaying the main an organized, condensed manner. Data display is used in discussion part in chapter 4 in this research. The data is categorized in form of table with the explanation related with the result of interview.
- **Drawing conclusion/verification,** in this point research questions will be answered by determining what identified the mes stand for, by thinking about explanations for observed patterns and relationships, or by making contrasts and comparison. More detail of drawing conclusion/verification is discussed in chapter 5 in this research.

RESULT AND DISCUSSION

Result

Interview Results

This research uses qualitative method and interview as the tool to gain information. The population of this research is all the customers of PT. Bank Sulut Tutuyan. There are ten customers of PT. Bank Sulut Tutuyan that have been chosen as the sample of this research. In the first step, questions were arranged and prepared before the interview. But because this research implemented semi-structure interview so that there some questions that appeared right after the interview started.

The findings within the interviews showed that, almost the entire respondent agree that quality service given by Bank Sulut Tutuyan is good, fast, helpful, professional, satisfying and gratifying. In overall all of the respondents agree that service quality is important in acquiring customer loyalty. Based on the interview results about price perception that according to ten customers, the price that offered by Bank Sulut Tutuyan are the same. Most of Informants said that, near location of the office and ATM of Bank Sulut Tutuyan are saving their time and money in performing transactions and the saving and loan interests are compatible which the saving interest is satisfying and loan interest is helpful. This study found that, brand image of Bank Sulut Tutuyan has affects for most of Informants' decision to choose Bank Sulut Tutuyan. The main reason is because Bank Sulut is a regional bank and by using its service, it means that the Informants have contributed to develop the region. The result of interview about communication indicates that most of Informants obtain information from employees nicely and without any obstacles.

Discussion

Relationship marketing tactics can be said to be a process that can allow an organization to focus on its limited resources on the greatest opportunities to increase profit, attract and maintain customer and achieve a sustainable competitive advantage. Relationship marketing tactics are conscious actions taken by a company in order to make people want to buy their goods or services continuously.

This research has been conducted in order to analyze how relationship marketing tactics in PT. Bank Sulut Tutuyan based on customers' assessment by using four strategies of relationship marketing tactics namely Service Quality, Price Perception, Brand Image, and Communication with the total sample 10 customers of Bank Sulut Tutuyan. The qualitative method has been used through interview in data collection and all the data were analyzed and results came up. The result proved that all of the four strategies of Relationship Marketing Tactics have positive response from almost all the respondents and the four strategies are essential in the Relationship Marketing Tactics in order to maintain the long-term sustainability of the company. Based on the step of qualitative data analysis that is used in this research, when the data reduction of the interview result is done, the next step is to create the pattern in the data that will be illustrated with a selection of quotes, a matrix, a graph, a chart or a table in order to help to draw conclusions.

There are various responses about relationship marketing tactics. In this research there are various indicators in every strategy of relationship marketing tactics that are used to show how relationship marketing tactics (service quality, price perception, brand image and communication) have positive response from respondents. In order to see how is the level of positive response of respondents in coding decision, this research used Interjudge reliability. This study uses interjudge reliability in processing the data. A commonly used measure of interjudge reliability is the percentage of coding agreements out of the total number of coding decision and as a general guideline, agreement rates at or above 80% are considered to be satisfactory (Sekaran and Bougie, 2009: 384).

Service Quality

This study has concludes some indicators in describing the response of respondent about service quality. The first one is the tangibles, which are appearance of physical facilities that provided by the bank such as equipment, employees and communication materials from a service company. Second is Reliability or a service company's ability to perform the promised service dependably and accurately. Third is assurance that proved by employees' knowledge and behavior about courtesy and ability to convey trust and confidence. The fourth is responsiveness that is a service company willingness to help customers and provide punctual services. And the last is empathy such as care and individualized attention that a company provides to its customers, as well as

having convenient operating hours. The findings within the interviews showed that to almost the entire respondent agree that tangibles which given by Bank Sul ut Tutuyan are quite complete such as its chairs, ATM and office of Bank Sul ut Tutuyan. For the first indicator total 9 out of 10 respondents claimed that they feel the tangibles of Bank Sul ut Tutuyan are quite complete and facilitate them. This findings also support the second indicators of service quality which is reliability, because almost all of the respondent had satisfy in the service given by Bank Sul ut Tutuyan whether in the form of relationship, responsibility, or service that the bank has provided. The third indicator is assurance that also had positive result from the respondent. Because of employees' good performance and behavior, and also the guarantee product of bank that can be trusted. Majority of the respondent claimed the employee of Bank Sul ut Tutuyan treated them respectfully, politely, and friendly. The fourth is responsiveness. Most of respondents fully believe for the responsibility of Bank Sul ut Tutuyan according to their own experienced that is served properly the customers when they have a problem related with the product or service of bank. The last indicator of service quality is empathy that supports the forth indicator such as care and individualized attention that a company provides to its customers for example like shuttle service that makes customers satisfied. The actions above can lead to gaining more customer satisfaction which can result in customer loyalty to the company. Offering a high quality service is considered to be a visible way to create customers trust and satisfaction, as well as obtaining competitive advantages and building a long-term relationship with customers (Zhang and Feng, 2009).

Price Perception

Within this research, found there are two indicators that can measure the price perception of the customer of Bank Sul ut Tutuyan. First is price reasonableness and the second one is value for money. According to most of respondents of Bank Sul ut Tutuyan, price reasonableness of Bank Sul ut Tutuyan is satisfying because the bank is offering higher interest rate for savings than the other, the place is near with their house, so they do not need to spend more money for transport and the shuttle service that provided by Bank Sul ut Tutuyan also save their money and also save their time. Second indicator is value for money. Most of the respondents said that compatible with the service that offered and can be accepted because of the value offered by the bank.

Brand Image

The result has been shown that there are three indicators that can measure brand image such as brand association, brand association favorability and the strength of brand associations. First is the brand association, in the interviews most of respondents feel that as a regional bank, Bank Sul ut Tutuyan provides more profitable service to them and their region at large than the other bank does. Because a regional bank certainly more concern and focus to the region and the people in that region. The other also said that Bank Sul ut Tutuyan as a regional bank has a good reputation which can be considered to give better service for its customer. Second is the brand association favorability, according to the interview result, most of customers feel there is a value added by using service of Bank Sul ut Tutuyan that has a role as a regional bank. There is also response about attributes and relevant benefits that provided by Bank Sul ut Tutuyan that can satisfy them which form a positive assessment about the brand. For example, the bank provides service for TASPEN or Savings and Retirement Insurance for civil servant which can help its customer to make some transactions in the same time and in the same one bank. The third indicator is the strength of brand association. Some respondents said that besides the satisfying service that provided by Bank Sul ut Tutuyan to them the additional value for Bank Sul ut Tutuyan also its role as a regional bank that has contribution to the region.

Communication

Communication is the fourth strategy of relationship marketing tactics that has been used in this research in affecting customer loyalty by the satisfaction of customers. Based on result of interview with ten customers of Bank Sul ut Tutuyan that as respondent in this research, there are four elements or indicators that appeared according to customers' point of view and their explanation based on their experiences. The first indicator is communication bi-directionality which also known as two-way communication. Within this study, two-way communication in Bank Sul ut Tutuyan that occurs among employees and customers is running well. According to most of respondents, there is no problem or any obstacle in communication process between the employees of Bank Sul ut Tutuyan and them. The respondents said that they are well informed by the employees when they have anything to be asked. Most of respondents also said that the employees have well understanding with their problems related with the products that anything that they do not know yet. So, they feel satisfied as

customers. Second indicator is formality. This research found that most of respondents explained that the employees of Bank Sul ut Tut uyan always giving the good treatments whenever they got to the bank as properly treatments that employees have to give to customers such as friendly, polite and professional. Influence activities or the third indicator of communication came from most of respondents experienced that are satisfied with the good manner and accurate information that employees have given to them which can cause their trust. The last indicator of communication is frequency. According to the result of respondents experienced, the more customers and employees meet, the more they have interactions which cause good relationship development. Most of respondents who always perform transactions in the bank are feel more comfort because the customers and the employees already know each other.

CONCLUSION AND RECOMMENDATION

Conclusion

1. Most of the respondents give positive responses about the service quality of PT. Bank Sul ut Tut uyan. The result shows that four indicators of service quality such as tangible, reliability, assurance, and responsiveness are satisfying the respondents.
2. Price perception also has positive responses from respondents. There are two indicators of price perception that make respondents decide to keep becoming customers of PT. Bank Sul ut Tut uyan. Those are price reasonable accepted and value for money with the results compatible with the service, can be accepted and satisfactory.
3. Brand image is one of relationship marketing tactics that has positive responses from customers according to its three indicators such as brand association, brand association favorability and strength of brand association that result in response of respondent such as more profitable, has more helpful functions and has additional value and profit.
4. The result also shows that communications delivered by the employees of PT Bank Sul ut Tut uyan is good and it has positive responses from the respondents. Based on the result four indications of communication such as communication bi-directionality, formality, influence activities, and frequency are good, satisfactory, and make respondents comfortable in performing transaction activity.

Recommendation

1. Relationship marketing tactics namely service quality, price perception, brand image and communication are the action that company must consider about in order to build positive relationship with customer, create more profits, and survive in business environment.
2. Company must improve its service quality in part of customer service in order to provide better service to the customer.

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