

# The relationship of bankers' prosocial service behaviors and customer relationship quality

劉堯濱、顏昌華

E-mail: 325856@mail.dyu.edu.tw

## ABSTRACT

In this study, a questionnaire survey was the primary data collection tools. It was distributed to employees and customers of the 50 financial institutions respectively in Taichung, Taipei, Tainan and Hualien. The PSB questionnaire was filled in by the employees while the CRQ questionnaire was filled in by customers. The time of survey was from July 1, 2010 to July 31, 2010. 5 employees and 10 customers in every financial institution were targeted, and totally 250 questionnaires for the employees and 500 questionnaires for the customers were distributed. The usable questionnaires were 180 for the employees and 360 for the customers, and then data was paired for statistical analysis. The results of the research indicate that the role-prescribed PSB is positively related to CRQ, trust, and satisfaction. Secondly, the extra-role PSB is positively related to CRQ, trust, satisfaction and commitment. Finally, base on the results of this research, this study discusses the relationship between PSB and CRQ. Furthermore, we propose some practical suggestions for the financial industry in customer relationship management, services environmental design, and human resource management.

Keywords : Taiwan's financial industry、Prosocial Service Behavior、Customer Relationship Quality

## Table of Contents

中文摘要	英文摘要
誌謝辭	內容目錄
圖目錄	表目錄
第一章 緒論	1 第一節 研究背景與動機
1 第二節 研究問題與目的	3 第三節 研究的重要性
5 第四節 研究流程	5 第二章 文獻探討
9 第一節 顧客導向服務行為	9 第二節 關係品質
36 第三節 顧客導向服務行為與關係品質之關係	20 第三節 顧客導向服務行為
41 第一節 研究架構	40 第三章 研究方法
47 資料分析方法	40 第二節 抽樣設計
48 第四章 實證結果分析	42 第四節 變數之操作性定義與衡量
54 第一節 基本資料分析	47 第五節 信度與效度分析
61 第二節 顧客導向服務行為與關係品質之相關分析	54 第一節 顧客導向服務行為與顧客關係品質之關係
63 第三節 顧客導向服務行為與顧客關係品質之關係	61 第五章 結論與建議
70 第一節 研究結論	70 第二節 管理實務意涵
73 第三節 研究限制	76 第四節 未來研究建議
77 第四節 未來研究建議	77 參考文獻
79 附錄：研究問卷（員工問卷）	100 研究問卷（顧客問卷）
103	

## REFERENCES

- 一、中文部分 方世榮譯（2005）。關係行銷（第二版）。五南出版社。洪順慶，2005，「以全傳播打造響亮品牌」，突破雜誌，236期，頁24-27。江淑滢（2006），員工品質意識與服務行為之關係研究—以新竹觀光旅館為例。中華大學，經營管理研究所碩士論文。余聲海（1987），我國觀光旅館業行銷策略之研究，私立中原大學企業管理研究所未出版碩士論文。林宏昇（2007）。臺灣消費者汽車購前評估之研究。國立東華大學企業管理學系未出版之碩士論文。翁雅貞（2009）購物體驗與顧客關係品質之研究-以跨國百貨公司為例。未出版之碩士論文，大葉大學國際企業管理研究所未出版之碩士論文。張心美（1990），觀光旅館員工授權、服務行為與服務品質關係之研究，中國文化大學，觀光事業研究所碩士論文。張嘉耀（2005）。一個整合性的關係品質模式之研究。國立高雄第一科技

大學行銷與流通管理所未出版之碩士論文。 陳文蓉(1999), 員工利他行為對服務績效影響之研究-以台灣地區銀行業為例, 元智大學管理研究所未出版之碩士論文。 陳嘉珮(2003), 銀行關係行銷策略對關係品質與顧客忠誠度影響之研究--以國內現金卡市場為例, 東吳大學國際貿易研究所未出版之碩士論文。 黃俊英 (2003), 行銷學的世界 (第二版)。 台北:天下遠見。 黃春生(1999), 服務品質、關係品質與顧客行為意向關係之研究-以壽險業為例, 國立成功大學工業管理研究所未出版之碩士論文。 黃微煊 (2004), 航空公司內部服務品質與空服員服務行為關係之研究, 中國文化大學, 觀光休閒事業管理研究所碩士論文。

二、英文部分 Aaker, D. A. (1992). Managing the most important asset: brand equity. *Planning Review*, 20(5), 56-59. Ackfeldt, A. L., & Wong, V. (2006). The Antecedents of Prosocial Service Behaviours: An Empirical Investigation. *The Service Industrial Journal* 26(7), 727-745. Anderson, J. C., & Gerbing, D. W. (1988). Structural Equation Modeling in Practice: A Review and Recommended Two-Step Approach. *Psychological Bulletin*, 103(3), 411-423. Babin, B. J., & Griffin, M. (1998). The nature of satisfaction: An up-dated examination and analysis. *Journal of Business Research*, 41(2), 127-136. Babin, L. A., Babin, B. J., & Boles, J. S. (1999). The effects of consumer perceptions of the sales person, product and dealer on purchase intentions. *Journal of Retailing and Consumer Services*, 6(2), 91 – 97. Baker, J., Parasuraman, A., Grewal, D., & Voss, G. B. (2002). The influence of multiple store environment cues on perceived merchandise value and patronage intentions. *Journal of Marketing*, 66(2), 120 – 142. Bensaou, & Venkatraman, N. (1995) "Configurations of Interorganizational Relationships: A Comparison Between U.S. and Japanese Automakers." *Management Science* 41(9), 1471-1492. Barnes, J. G. (2003). Establishing meaningful customer relationships: Why some companies and brands mean more to their customers. *Managing Service Quality*, 13(3), 178-186. Beloucif, A., Donaldson, B., & Kazanc, U. (2004). Insurance broker-client relationships: An assessment of quality and duration. *Journal of Financial Services Marketing*, 8(4), 327-342. Berry, L. L. (1983). Serving the new consumer a marketing communications perspective. *The Ohio Banker*, 76(9), 8-25. Bettencourt, L. A., and Brown, S. W. (1997) Contact employees: Relationships among workplace fairness, job satisfaction and prosocial behaviors. *Journal of Retailing*, 73(1), 39-61. Bitner, M. J., Booms, B. H., & Tetreault, M. S. (1990). The service encounter: diagnosing favorable and unfavorable incidents. *Journal of Marketing*, 54(1), 71 – 84. Bitner, M. J., Faranda, W. T., Hubbert, A. R., & Zeithaml, V. A. (1997). Customer contributions and roles in service delivery. *International Journal of Service Industry Management*, 8(3), 193-205. Bloemer, J., & Odekerken-Schroder, G. (2002). Store satisfaction and store loyalty Explained by Customer- and Store-Related Factors. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, 15, 68-80. Bowen, D., & Schneider, B. (1985). Boundary-spanning-role employees and the service encounter: Some Guidelines for Future Management and Research. New York: Lexington Books. Bolton, R. N., & Drew, J. H. (1985). A multistage model of customer, assessments of service quality and value. *Journal of Consumer-Research*, 17, 375-384. Brady, M. K., & Cronin, J. Jr. (2001). Customer orientation: Effects on customer service perceptions and outcome behaviors. *Journal of Service Research*, 3(3), 241-251. Brief, A. P., and Moteidlo, S. J. (1986). Prosocial organizational behaviors. *Academy of Management Review*, 11, , 710-725. Cardozo, R. N. (1965). An experimental study of customer effort, expectation, and satisfaction. *JMR, Journal of Marketing Research*, 2(3), 244-259. Caruana, A. (2002). Service loyalty: The effects of service quality and the mediating role of customer satisfaction. *European Journal of Marketing*, 36(7/8), 811-829. Chiung-Ju Liang., & Wen-Hung Wang. (2006). The behavioural sequence of the financial services industry in Taiwan: Service quality, relationship quality and behavioural loyalty. *The Service Industries Journal*. 26, (2), 119-145. Christy, R., Oliver, G., & Penn, J. (1996). Relationship marketing in consumer markets. *Journal of Marketing Management*, 12(1-3), 175-187. Churchill, G. A. Jr., & Surprenant, C. (1982). An Investigation into the Determinants of Customer Satisfaction. *JMR, Journal of Marketing Research*, 19(4), 491-504. Copulsky, J. R., & Wolf, M. J. (1990). Relationship Marketing: Positioning for the Future. *The Journal of Business Strategy*, 11(4), 16-20. Crosby, L. A., Evans, K. R., & Cowles, D. (1990). Relationship Quality in Services Selling: An Interpersonal Influence Perspective. *Journal of Marketing*, 54(3), 68-81. Crosby, L. A., & N. Stephens (1987). "Effects of Relationship Marketing on Satisfaction, Retention, and Prices in the Life Insurance Industry," *Journal of Marketing Research*, 24(9), 404-411. Dabholkar, P. A., Thorpe, D. I., & Rentz, J. O. (1996). A measure of service quality for retail stores: scale development and validation. *Journal of the Academy of Marketing Science*, 24(1), 3 – 16. Darian, J. C., Tucci, L. A., & Wiman, A. R. (2001). Perceived sales-person service attributes and retail patronage intentions. *International Journal of Retail and Distribution Management*, 29(5), 205 – 213. Dick, A. S., & Basu, K. (1994). Customer loyalty: Toward an integrated conceptual framework. *Academy of Marketing Science*, 22(2), 99-113. Doney, P. M., & Cannon, J. P. (1997). An examination of the nature of trust in buyer-seller relationships. *Journal of Marketing*, 61(2), 35-51. Dong-Jin Lee, Jae H. Pae, Y. H. Wong. (2001). A model of close business relationships in China (guanxi) *European Journal of Marketing*. Bradford: 35(1/2). 51-69. Dorothy A Yen, Qionglei Yu, Bradley R Barnes. (2007). Focusing on Relationship Dimensions to Improve the Quality of Chi-nese-Western Business-to-Business Exchanges. *Total Quality Management & Business Excellence*. Abingdon: 18(8). 889-889. Dunlap, B. J., Michael J. D. & Terry M. C. (1988). Perception of real-estate brokers and buyers: A sales orientation, customer-oriental approach. *Journal of Business Research*, 17, 175-187. Dwyer, F. R., Schurr, P. H., & Oh, Sejo. (1987). Developing Buyer-Seller Relationships. *Journal of Marketing*, 51(2), 11-27. Eastlick, M. A., Lotz, S. L., & Warrington, P. (2006). Understanding online B-to-C relationships: An integrated model of privacy concerns, trust, and commitment. *Journal of Business Research*, 59(8), 877-886. Evans, J. R., & Laskin, R. L. (1994). The relationship marketing process: A conceptualization and application. *Industrial Marketing Management*, 23(5), 439-453. Fey, C. F., Bjorkman, I., and Pavlovskaya, A. The effect of human resource management practices on firm performance in Russia. *The International Journal of Human Resource Management*, 11(1), 2000, 1-18. Fornell, C. (1992). A National Customer Satisfaction Barometer: The Swedish Experience. *Journal of Marketing*, 56(1), 6-21. Ganesan, S. (1994). Determinants of long-term orientation in buyer-seller relationships. *Journal of Marketing*, 58(2), 1-19. Garbarino, E., & Johnson, M. S. (1999). The different roles of satisfaction, trust, and commitment in customer relationships. *Journal of Marketing*, 63(2), 70-87. George, J. M. (1991) State or trait: Effects of positive mood on prosocial behaviors at work.

Journal of Applied Psychology, 76(4), 299-307. Gerpott, T. J., Rams, W., & Schindler, A. (2001). Customer retention, loyalty, and satisfaction in the German mobile cellular tele-communications market. *Telecommunications Policy*, 25(4), 249-269. Gounaris, S. P., & Venetis, K. (2002). Trust in industrial service relationships: Behavioral consequences, antecedents and the moderating effect of the duration of the relationship. *The Journal of Services Marketing*, 16(7), 636-655. Gordon, M. E., McKeage, K., & Fox, M. A. (1998). Relationship marketing effectiveness: the role of involvement. *Psychology and Marketing*, 15(5), 443-459. Gronroos, C. (1990). Relationship Approach to Marketing in Service Contexts: The Marketing and Organizational Behavior Interface. *Journal of Business Research*, 20(1), 3-11. Gummesson, E. (1987). The New Marketing Developing Long-Term Interactive Relationships. *Long Range Planning*, 20(4), 10-20. Gwinner, K. P., Dwayne D. G., & Bitner, M. Jo. (1998). Relational benefits in services industries: The customer's perspective. *Academy of Marketing Science*, 26(2), 101-114. Hardwick, R., & Ford, D. (1986). Industrial buyer resources and responsibilities and the buyer-seller relationship. *Industrial Marketing and Purchasing*, 1(3), 3-26. Hartline, M. D., and Ferrell, O.C. (1996) The management of customer-contact service employees: An empirical investigation. *Journal of Marketing*, 60, pp.52-70. Hausman, A. (2001). Variations in relationship strength and its impact on performance and satisfaction in business relationships. *Journal of Business and Industrial Marketing*, 16(6/7), 600-616. Hempel, G. H. (1977). Bank capital needs in the coming decade. *Journal of Contemporary Business*, 6(3), 77-88. Hennig-Thurau, T., Langer, M. F., & Hansen, U. (2001). Modeling and managing student loyalty: An approach based on the concept of relationship quality. *Journal of Service Research*, 3(4), 331-344. Hennig-Thurau, T., Gwinner, K. P., & Gremler, Dwayne D. (2002). Understanding relationship marketing outcomes: An integration of relational benefits and relationship quality. *Journal of Service Research*, 4(3), 230-247. Hennig-Thurau, T., & Klee, A. (1997). The impact of customer satisfaction and relationship quality on customer retention: A critical reassessment and model development. *Psychology & Marketing*, 14(8), 737-764. Hoffman, K.D., & Ingram, T.N. (1992). Service provider job satisfaction and customer-oriented performance. *The Journal of Service Marketing*, 6(2), 68-78. Homburg, Christian & Annette Giering. (2001). "Personal Characteristics as Moderators of the Relationship between Customer Satisfaction and Loyalty—An Empirical Analysis." *Psychology & Marketing* 18 (1): 43-66. Howard, J. A., & Sheth, J. N. (1969). *The theory of buyer behavior*. New York: Wiley Publishing, 125-150. Jarvelin, A., & Lehtinen, U. (1996). "Strategic integration in industrial distribution channels: managing the interfirm relationship as a strategic asset", *Journal of the Academy of Marketing Science*, 27 (1), 4-18. Johnson, D. & Grayson, K. (2005). Cognitive and affective trust in service relationships. *Journal of Business Research*, 58(4), 500-507. Katz, D. & Kahn, R. L. (1978). *The social psychology of organizations*, 2nd ed, Wiley, New York. Keating, B., & Rugimbana, R., & Quazi, A. (2003). Differentiating between service quality and relationship quality in cyberspace. *Managing Service Quality*, 13(3), 217-232. Keaveney, S. M. (1995). Customer switching behavior in service industries: An exploratory study. *Journal of Marketing*, 59(2), 71-82. Kelly, S. W., & Hoffman, D. K. (1997) An investigation of positive affect, prosocial behaviors and service quality. *Journal of Re-tailing*, 73(3), 407-427. Kettinger, W. J. & Lee, C. C. (1994). Perceived service quality and user satisfaction with the inf. *Decision Sciences*, 25(5/6), 737-766. Kim, W.G. & Cha, Y. (2002). Antecedents and consequences of relationship quality in hotel industry. *Hospitality Management*, 21, 321-338. Kotler, P. (1994). *Marketing Management: Analysis, Planning, Implementation and Control*, 8th Ed., New York: Prentice-Hall. Lance, A.B., & Stephen, W.B. (1997) "Contact Employees: Relationships Among Workplace Fairness, Job Satisfaction and Prosocial Service Behaviors" *Journal of Retailing*, 73(1), 39-61. Lagace, R. R., Dahlstrom, R. & Gassenheimer, J. B. (1991). The Relevance of Ethical Salesperson Behavior on Relationship Quality: The Pharmaceutical Industry. *The Journal of Personal Selling & Sales Management*, 11(4), 39-47. Langeard, E., Bateson, J. E. G., Lovelock, C. H., & Eiglier, P. (1981). *Service Marketing: New Insights from Consumer and Managers*. Marketing Science Institute. Larry W., & Sherry M. B. (2007). Feeling the Heat: Effects of Stress, Commitment, and Job Experience on Job Performance. *Academy of Management Journal*, 50(4), 953-968. Lee, J. N., & Kim, Y. G. (1999). Effect of partnership quality on IS outsourcing: Conceptual framework and empirical validation. *Journal of Management Information Systems*, 15(4), 29-61. Levitt, T. (1983). After the Sale Is Over *Harvard Business Review*, 61(5), 87-93. Lewicki, R. J., McAllister, D. J. & Bies, R. J. (1998). Trust and Dis-trust: New Relationships and Realities. *The Academy of Management Review*, 23 (3), 438-458. Macintosh, G., & L.S. Lockshin (1997) "Retail Relationships and Store Loyalty: A Multi-Level Perspective," *International Journal of Research in Marketing*, 14(5), 487-497. Moorman, C., Zaltman, G., & Deshpande, R. (1993). Relationships Between Providers and Users of Market Research: The Dynamics of Trust Within and Between Organizations. *Journal of Marketing Research*, 29(3), 314-328. Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, 58(3), 20-38. Neter, J., Kutner, M. H., Nachtsheim, C. J., & Wasserman, W. (1996). *Applied linear statistical models* (4th ed.). Irwin: McGraw-Hill. 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(3/4), 242-262. Odekerken-Schroder, G., De Wulf, K., & Schumacher, P. (2003). Strengthening outcomes of retailer-consumer relationships: The dual impact of relationship marketing tactics and consumer personality. *Journal of Business Research*, 56, 177-190. Oliver, R. L. (1981). Measurement and Evaluation of Satisfaction Processes in Retail Settings. *Journal of Retailing*, 57(3), 25-48. Oliver, R. L., Rust, R. T., & Varki, S. (1997). Customer delight: Foundations, findings, and managerial insight. *Journal of Re-tailing*, 73(3), 311-336. Oliver, R. L. (1999). Whence consumer loyalty? *Journal of Marketing*, 63, 33-44. Olorunniwo, F., Hsu, M. K., & Udo, G., J. (2006). Service quality, customer satisfaction, and behavioral intentions in the service factory. *The Journal of Services Marketing*, 20(1), 59-72. Organ, D. W. (1988). A restatement of the satisfaction-performance hypothesis *Journal of Management*, 14, 547-557. Ostrom, A., & Iacobucci, D. (1995). Consumer Trade-Offs and the Evaluation of Services. *Journal of Marketing*, 59(1), 17-28. Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. *Journal of Marketing*, 49(4), 41-50. Parasuraman, A., Zeithaml, V.A., & Berry, L.L. (1988). SERVQUAL: a multiple-item scale for measuring

consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12 – 48. Parasuraman, A., Zeithaml, V. A., and Berry, L. L. (1990). Delivering service quality. Balancing perception and expectations. The Free Press, New York, NY, Parasuraman, A., Berry, L. L., & Zeithaml, V. A. (1991). Refinement and reassessment of the SERVQUAL scale. *Journal of Retailing*, 67(4), 420-450. Price, L. L., Arnould, E. J., and Deibler, S. L. (1995). Consumers emotional response to service encounters. *International Journal of Service Industry Management*, 6(3), 34-63. Puffer, S. M. (1987). Prosocial behavior, noncompliant behavior, and emotional responses to service encounters, *International Journal of Service Industry Management*, 7(2), 615-621. Rafaeli, A., & Pratt, M. G.. (1993). Tailored meanings: On the meaning and impact of organizational dress. *The Academy of Management Review*, 18(1), 32-55. Ravald, A., & Gronroos, C. (1996). The value concept and relationship marketing. *European Journal of Marketing*, 30(2), 19-32. Reichheld, F. F. (1993). Loyalty-based management. *Harvard Business Review*, 71(2), 64-73. Reichheld, F. F. (1996). Manager's journal: Solving the productivity puzzle. *Wall Street Journal*, Mar 4, A14. Roberts, K., Varki, S. & Brodie, R. (2003). Measuring the quality of relationships in consumer services: An empirical study. *European Journal of Marketing*, 37(1/2), 169-196. De Ruyter, K., & Wetzels, M. (2000). Customer equity considerations in service recovery: a cross-industry perspective. *International Journal of Service Industry Management*, 11(1), 91-102. Rousseau, Denise, Sim B. Sitkin, Ronald Burt, and Colin Camerer. (1998) " Not so Different After All: A Cross-Discipline View of Trust. " *The Academy of Management Review* 11(4), 393-404. Schlesinger, L. A., & Heskett, J. L. (1991). The Service-Driven Service Company. *Harvard Business Review*, 69(5), 71-81. Schurr, P. H., & Ozanne, J. L. (1985). Influences on Exchange Processes: Buyers' Preconceptions of a Seller's Trustworthiness and Bargaining Toughness. *Journal of Consumer Research*, 11(4), 939-953. Shamdasani, P. N., & Balakrishnan, A. A. (2000). Determinants of relationship quality and loyalty in personalized services. *Asia Pacific Journal of Management*, 17(3), 399-412. Shani, D., & Chalasani, S. (1992). Exploiting Niches Using Relationship Marketing. *The Journal of Consumer Marketing*, 9(3), 33-42. Sheth, J. N., & Parvatiyar, A. (1995). Relationship marketing in consumer markets: Antecedents and consequences. *Academy of Marketing Science*, 23(4), 255-271. Sivadas, E., & Baker-Prewitt, J.L. (2000). An examination of the relationship between service quality, customer satisfaction and store loyalty. *International Journal of Retail and Distribution Management*, 28(2), 73 – 82. Smith, J. B. (1998). Buyer-seller relationships: Similarity, relationship management, and quality. *Psychology & Marketing*, 15(1), 3-21. Solomon, B. (1991). A Swedish Company Corners the Business: Worldwide. *Management Review*, 80(4), 10-13. Storbacka, K., Strandvik, T., & Gronroos, C. (1994). Managing customer relationships for profit: the dynamics of relationship quality. *International Journal of Service Industry Management*, 5(5), 21 – 38. Swan, J.E., & Combs, L. J. (1976). Product Performance and Consumer Satisfaction: A New Concept. *Journal of Marketing*, 40, 25-33. Swan, J.E., I. F. Trawick, and D. W. Silva (1985), " How Industrial Salespeople Gain Customer Trust, " *Industrial Marketing Management*, 14(3), 203-211. Szymanski, D. (1988). Determinants of selling effectiveness: The importance of declarative knowledge to the personal selling concept. *Journal of Marketing*, 52(1), 64-77. Taylor, S.A., & Baker, T. L. (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. Vazquez-Carrasco, R., & Foxall, G. R. (2006). Positive vs. negative switching barriers: the influence of service consumers' need for variety. *Journal of Consumer Behaviour*, 5(4), 367-379. Victoria Bellou, Andreas Andronikidis. (2008) The impact of internal service quality on customer service behaviour; Evidence from the banking sector. *The International Journal of Quality & Reliability Management*. Bradford: 25(9), 943-952. Walter, A., Muller, T. A., Helfert, G., & Ritter, T. (2003). Functions of industrial supplier relationships and their impact on relationship quality. *Industrial Marketing Management*, 32(2), 159-172. Westbrook, R. A. (1980). Intrapersonal Affective Influences on Consumer Satisfaction with Products. *Journal of Consumer Research*, 7(1), 49-54. Westbrook, R. A. (1981). Sources of consumer satisfaction with retail outlets. *Journal of Retailing*, 57(3), 68-85. Winsted, K. F. (2000). Service behaviors that lead to satisfied customers. *European Journal of Marketing*, 34(9), 399-417. Wong, Y. H., & Tam, J. L. M. (2000). Mapping relationships in China: guanxi dynamic approach. *The Journal of Business & Industrial Marketing*, 15(1), 57-76. Woodruff, R. B., Cadotte, E. R., & Jenkins, R. L. (1983). Modeling consumer satisfaction processes using experience-based norms. *Journal of Marketing Research* (pre-1986), 20(3), 296-304. De Wulf, K., Odekerken-Schroder, G., & Iacobucci, D. (2001). Investments in Consumer Relationships: A Cross-Country and Cross-Industry Exploration. *Journal of Marketing*, 65(10), 33-50. Zeithaml, V. A. (1988). " Consumer Perceptions of Price, Quality and Value: A Means-End Model and Synthesis of Evidence, " *Journal of Marketing*, 52, 2-22. Zerbe, W. J., Dobni, D., and Harel, G. H. (1998) Promoting employee service behavior: The role of perceptions of human resource management practices and service culture. *Canadian Journal of Administrative Sciences*, 15(2), 165-179.