

A Study of the Relationship for Service Quality, Brand Association and Customer Loyalty-The Multinational Banks

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ABSTRACT

In addition to providing international financial products and good service, the banks engaged in international management also hope they can offer local customers familiar brand association to improve customer loyalty and get the biggest profit as well. However, whether brand association can be positively enhanced and customer royalty can be improved is the topic this research deals with. The methodology of this research consists of three variables: Independent Variable (Service Quality), Intermediary Variable (Brand Association) and Dependent Variable (Customer Royalty). The questionnaires are distributed to the customers of four Multinational banks in a random way. 411 effective ones are collected and analyzed with statistical tools, such as SPSS15.0 and Hierarchical Regression. The results are as follows. The service quality, reliability, assurance, emotionality, and tangibility of the Multinational banks have a positive effect on brand association. Besides, the brand association of the Multinational banks has a positive effect on customer royalty. Nevertheless, the responsiveness of service quality doesn't have significant support in analyses, so the result is not sustained. According to the above results, some suggestions to the Multinational banks are given bellow. 1. Banks with good service quality will bring their customers reliability, assurance, emotionality and tangibility so that customers will have better brand association to the banks. 2. Having good brand association is the key to keep customers because customer royalty can be improved with positive brand association.

Keywords : service quality ; brand association ; customer royalty

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