

Vol 3 Issue 6 March 2014

Impact Factor : 2.1002 (UIF)

ISSN No : 2249-894X

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*Monthly Multidisciplinary  
Research Journal*

*Review Of  
Research Journal*

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**RNI MAHMUL/2011/38595**

**ISSN No.2249-894X**

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## INTER LINKAGES BETWEEN CUSTOMER BONDING, CUSTOMER COMMITMENT AND POSITIVE WORD OF MOUTH IN BANKING SERVICES

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### Abstract:

*Little attention has been paid by researchers on the significance of Word of Mouth (WOM) communication in banking services. The researchers have examined the inter-linkages between customer bonding, customer commitment and customers' positive WOM communications. Independent constructs were developed for all the three components under study and reliability and validity were examined. It is clearly established that customer bonding and customer commitment have significant impact on WOM communication of customers. Customer's readiness to express positive WOM varies on the basis of their demographic features like age and the level of income.*

### KEY WORDS:

Customer Bonding, Word-of-Mouth Communication, Customer Commitment.

### INTRODUCTION:

Word of Mouth (WOM) is informal advice passed between consumers. It is usually interactive, swift, and lacking in commercial bias (East et al. 2008). Consumers often, voluntarily or involuntarily, communicate their consumption knowledge or experiences with other people for various personal or situational purposes (Gatingon and Robertson 1986). Empirical studies show that customers are more likely to rely on these interpersonal communications in the service context because of intangibility and experimental nature of services (Murray 1991; Zeithaml et al. 1993). In the broadest sense, consumer WOM communication refers to the process of information transfer from one individual to another either in person or via some communication medium. Arndt (1967) has defined WOM as oral, person to person communication between a perceived non-commercial communicator and a receiver concerning a brand, a product, or a service offered for sale. In the marketing context, WOM communications are defined as informal communications directed at other consumers about the ownership, usage, or characteristics of particular goods and services and/or their sellers (Westbrook, 1987, p. 261). Consumer WOM has long been recognised as an effective and powerful weapon to disseminate marketing information (Frenzen and Nakamoto, 1993) and more importantly to influence consumer judgements and choices (Herr, Kardes and Kim 1991). WOM can be either positive or negative (Buttle, 1997). Positive WOM occurs when good news testimonials and endorsements desired by the company are uttered.

In Indian banking industry, where there is cut throat competition, customers' good word about the service provider is the most powerful advertisement that can bring new customers, new business and opportunity for cross selling. Hence the bank managements are looking for ways and means to improve positive WOM. Joseph (2011) established that banking customers will be ready to express positive WOM

when there is a strong interpersonal bonding with their banks and such customers will stay with their bankers for a longer period of time. Bonding addresses the similarity between two parties in terms of origin and it serves to remove doubt, create trust and form close relationships between the parties (Hinde, 1997). Social rapport refers to a customer's perception of an enjoyable interaction with a staff member, characterized by his or her personal connection (Gremler and Gwinner, 2000). Service literature suggests that such bonds oblige consumers to be more loyal to the same firm (Bansal et al., 2004); the more effectively attached consumers feel, the more likely they are to continue patronizing the service provider (Fleming et al., 2005, Yim et al. 2008). Business organizations including banks build social bonds with customers by viewing them as partners who are not merely nameless faces. Many studies have been undertaken about the impact of positive and negative WOM in brand preferences and customer life time value enhancement in US and in European countries. But a thorough review of literature revealed that very few studies have been undertaken in India about the impact of customer bonding on the WOM and customer loyalty. In this context, we conduct a systematic study on the role of customer bonding on the positive WOM and customer commitment. The study also focused on the demographic feature-wise difference on the readiness to express positive WOM, loyalty and bonding in banking services.

### **1.1 Customer Bonding and its Dimensions**

Bonding is defined as the dimension of a business relationship that results in two parties (buyer and seller) acting in a unified manner toward a desired goal (Callaghan et al., 1995). A bond has a number of dimensions including social interaction, closeness, friendship and performance satisfaction (EAC Group, 1993). Lewicki and Bunker (1995) argue that the stronger the bond, the more difficult it becomes for customers to end the relationship. Hence, social bonding is positively related to staff trust, staff loyalty and customers' intention to remain as a partner for a long period of time. Gummesson (1987) confirms that positive customer-frontline staff relationships, which incorporate a social dimension, contribute to customer's perceptions of service firm quality. Berry and Parasuraman (1991) have identified four levels of bonds namely financial bonds, social bonds, customisation bonds and structural bonds.

### **1.2 Customer Word-of-Mouth**

Even though the WOM is now accepted as a group phenomenon which can be mediated through electronic devices, the present research paper accept it as inter personal face to face communication among customers of commercial banks about their good and bad experiences with their bankers. WOM message could be positive product experience (Brown et al. 2005) or a service referral (Ryu and Feick 2007); or a sales discount information (Frenzen and Nikamoto 1993) or about time consuming experience in a local bank branch or it may be about the customer excitement experience on account of quick sanctioning of a loan. It has been established that WOM is perceived as more credible (Murray 1991) and it has both short term and long term impact on consumers' product judgement and choices. Hence a positive or negative opinion about a housing loan scheme or car loan facility offered by a bank can influence the decisions of customers if the WOM is delivered by a respected person who has experienced it. In banking services WOM has a great impact on borrower decision making as retail customers give utmost preference to quick processing and sanctioning of loans without much worries.

### **1.3 Dimensions of Customer Commitment**

Customer commitment or loyalty is defined in the marketing context as an intention to perform a diverse set of behaviours that signal a motivation to maintain a relationship with the focal firm, including allocating a higher share of the category wallet to the specific service provider, engaging in positive word of mouth and repeat purchase (Sirdeshmukh et al. 2002 p. 20). This approach include positive WOM as a component of loyalty. Authors like Gruen et. al (2006), Jones and Reynolds (2006), and Maxham and Netemeyer (2002) modelled purchase intention and WOM as independent constructs. Martin et al., (2004) has drawn three dimensions of customer commitments based on the above definitions namely behavioural dimension, affective dimension and the third temporal dimension. Behavioural commitment refers to the emission of signals, to the investment and the concern and help for the other partner (Anderson and Weitz, 1992; Rylander et al., 1997). The affective dimension indicates the extent to which each partner wishes to maintain relations with the other, a generalised feeling of belonging and loyalty (Geyskens et al., 1996; Jaros et al., 1993). Finally, the moral, psychological or identification commitment, which makes reference to the psychological bonds created by the internalisation of values and objectives of the other partner, is included within affective commitment (Gordon et al., 1998).

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Many researchers have studied about customer loyalty and its antecedents but the role of customer bonding and customer commitment in banking services have not been studied by many researchers. The researchers strongly propose a linkage between customer bonding and customer commitment with customer WOM opinion and hence it is argued that a high level of customer bonding and commitment will positively influence the positive WOM.

**2.RESULTS AND DISCUSSION**

**2.1 Sampling and the Demographic features of Sample Units**

212 customers of commercial banks in Kerala have participated in the survey. They are selected from two municipalities and two panchayaths in Central Kerala. Customers of State Bank of Travancore, and Canara Bank belonging to Public sector, Federal Bank and South Indian Bank in old private sector banks and ICICI Bank from new generation banks were selected on quota basis. Out of 212 sample respondents, 64.6 per cent are male and the rest 35.4 percent are female. Age-wise distribution of the respondents shows that 53.8 percent are in 20 to 45 group, 30.2 per cent are in 45 to 60 group and the rest belongs to below 20 years and above 60. Educational back ground of the respondents reveals that 56.1 per cent have college level educational background whereas 27.8 per cent have only school level education. 9.4 per cent professionally qualified and the rest 6.6 per cent have some other educational qualifications. Monthly income-wise classification of the respondents revealed that 39.6 per cent sample units have a monthly income from Rs.10,000 to 25000, another 34.9 per cent belongs to a group with income not exceeding Rs. 10000 per month and the rest 25.5 per cent have a monthly income exceeding Rs. 25000. Customers of five different banks were selected for the study on quota basis. Out of 212 sample units, 70 (33 per cent) were customers of SBT, another 50 (23.6 per cent) deals with Federal Bank, 17.5 percent were customers of South Indian Bank, 14.2 per cent are the customers of Canara bank and the remaining 25 (11.8 per cent) deal with ICICI Bank.

**Table 1. Reliability Analysis**

Item	Cronbach alpha	Item-to-total correlation
<b>Customer Bonding</b>	<b>0.899</b>	
I feel happy to visit my bank branch	.827	0.835
staff in my bank branch know me personally and are happy to serve me	.897	0.759
People in my bank branch consider me as a trustworthy and valuable customer	.835	.836
<b>Positive Word of Mouth</b>	<b>0.875</b>	
I use to share my good experience from my bank with friends, relatives and others	.864	.646
If I am dissatisfied with some services of my bank or dealings of the staff, I will complaint to the manager before revealing it to outsiders	.856	.686
If someone speaks against my bank/branch I use to correct them	.835	.761
I feel happy to share my good experience with outsiders than my bad experience	.844	.726
I will definitely recommend my bank to my friends and relatives	.838	.747
<b>Customer Commitment</b>	<b>0.881</b>	
I will deposit money with bank, even if other bank offer slightly higher rate of interest	.838	.770
Even if another bank offer loans at lower rate of interest, I will prefer my bank	.825	.803
Whenever I'm in need of a financial service, I will prefer my bank	.864	.700
I will definitely recommend my bank to my friends and relatives	.858	.724

**2.2 Instrument Development and its Validation**

Three independent multi item scales namely Customer bonding, Word of Mouth, and Customer commitment were developed after careful review of available literature. Five point Likert scaling technique was adopted in the instrument. A pilot survey was conducted with 40 sample respondents and necessary changes were made in the question as per the suggestions of the respondents.

The data for the study was collected from 212 customers of five different banks belonging to public sector and private sector. Table 2 reports the reliability of the four scales using Cronbachs coefficient

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alpha (Churchill,1979; Nunnally, 1978). The coefficient alpha for the scales were .899, 875 and .881 respectively for customer bonding, positive WOM and customer commitment which are exceeding .7, the threshold as suggested by Nunnally (1978). The item to total correlation is also far exceeding the minimum stipulated value of .3, indicating the internal consistency and validity of the instrument used for measurement. Again the p value obtained while executing Friedman Chi square test is .000 in all the four cases which again indicates the strength of the instrument.

2.3 Dependence of Positive WOM on Customer Commitment and Customer Bonding Positive WOM is the result of excellent experience enjoyed by a customer and it has far reaching consequences in financial service industry. The message delivered by a customer about his experience is being influenced by a large variety of reasons. In this paper the researchers argue that the extent of customer bonding influence the positive WOM expressed by the customers of banks and their level of commitment to their banks. Hence the following two hypotheses were proposed to be tested for validation of the claim:

Ho 1: The extent of positive WOM opinion of customers of commercial banks depends on the degree of bonding and commitment with their banks.

Ho 2: The degree of customer commitment towards their banks depends on the extent of bonding with their banks.

The above hypotheses were tested using two independent linear multiple regression models. The linear model was selected after examining the plots and ensuring that the correlation between the dependent and independent variables is significant even at 1 per cent level of significance.

**Table 2. Overall Model Fitness**

Particulars	Ho: 1	Ho:2
R	.884	.889
Adjusted R <sup>2</sup>	.779	.790
F Ratio	372.22	792.59
Significance of F	.000	.000

R values of both the models are so high (.884 and .895), indicating excellent correlation between variables. The adjusted R2 value explains to what extent the change in dependent variable is explained by the change in independent variable. Hence it may be interpreted that 77.7 percent change in positive WOM is being explained by change in customer bonding and personalised communication. Similarly, 79.7 per cent of change in customer is commitment is being influenced by customer bonding and personalised communication. Since the significance values of both the models are absolute zero, signifying the fitness of both the models.

**Table 3. Significance of Independent Variables**

Variables Entered	Beta	t	Significance
<b>Model 1: Dependence of PWOM on Customer Bonding and Commitment</b>			
(Constant)		7.783	.000
Customer bonding	..448	6.33	.000
Customer Commitment	..461	6.518	.000
<b>Model 2: Dependence of Customer Commitment on Bonding</b>			
(Constant)		-.467	.641
Customer bonding	.767	13.895	.000

Dependence of positive WOM on customer commitment and customer bonding in banking services were tested to validate the claim of the researchers. As claimed by the researchers, WOM communication is dependent on customer bonding and customer commitment with the financial service provider. The value of the regression coefficient (standardised Beta) explains the extent of dependence of the WOM on the independent variables, namely bonding and customer commitment. This finding reveals

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that higher the level of customer bonding and commitment with the service provider, the customer will be ready to express good words about the banker and vice-versa. Hence to achieve high level of positive WOM opinion from customers the banker must try to establish better emotional bonding with their customers and the level of commitment will be improved. The second regression model proposed the dependence of customer commitment on the customer bonding. The significance value is .000, and the standardised Beta coefficient is .767, indicating that the customer commitment definitely depends on customer bonding.

1.4 Impact of Demographic features on WOM, Bonding and Customer Commitment Customer bonding and customer commitment are found to be the significant precedents of positive WOM. It is interesting to see whether customers with different demographic features have similar level of bonding and commitment and they have similar readiness to express positive WOM about their banks. The researchers propose the following hypothesis for validation.

Ho 3: Customers belonging to different clusters based on age, income, length of relationship with their banks and the bank with which they are dealing have similar level of bonding and commitment with their banks and hence the readiness to express positive WOM do not differ on the basis of the above features.

Age of the customers is recognised as a very important factor to be considered by the service providers. ANOVA is used to test the significance of difference in the average positive WOM communication, customer bonding and customer commitment. In all the three cases the significance value is .000, indicating that the difference in averages in respect of positive WOM, bonding and commitment between customers belonging to different age groups differ significantly. Tukey HSD (Post Hoc) test conducted to identify the inter group difference and their significance revealed that customers above the age of 45 have almost similar readiness to express positive WOM about their banks and the average scores in case of younger age customers is found to be significantly lower than that of old customers. It indicates the need for keeping these customers for long term to reap the benefit of customer life time value maximisation and for generating customers ready to express positive opinion about their financial service providers. Similar results are found in case of customer bonding and commitment, strengthening the need for applying the principles of relationship marketing.

In financial service industry, the level of income of the customers play a big role because the intensity of the uses of banking services, the linkage with the staff, volume of transactions undertaken with the provider, all depends on the level of income. The results of ANOVA showed that the F ratio is 86.201 with a significance value of .000, clearly established that customers belonging to different income level have different levels of readiness to express positive WOM. Tukey HSD test revealed that the difference in the average level of readiness to express positive WOM is highly significant between customers of all income classes (sig.000). The mean difference between lowest income class and highest income class is 1.22 (on a five point scale) with a standard error of .094, indicate that the difference is too big and highly significant. Similar results are available in case of customer bonding and commitment. Hence the level of income of the customers is a significant factor influencing positive WOM and customer commitment.

### 3.CONCLUSION

Banking industry is now highly competitive and the financial service institutions are competing to acquire valuable customers and try their level best to keep them for long time. The study on the linkage between customer bonding, customer commitment and customers' positive WOM opinion about banking service provider very clearly established that the positive WOM communication of customers depends on their level of bonding with the banks and their commitment towards the same organisations. It also established that demographic features like age and income level of customers have significance in deciding the level bonding, commitment and hence on positive WOM.

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