ANALYSING RELATIONSHIP QUALITY AND ITS CONTRIBUTION TO CONSUMER RELATIONSHIP PRONENESS

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ABSTRACT

Relationship marketing has been the dominant paradigm in the sphere of marketing in the last decades. However, aspects such as globalisation, development of information technologies, or the growing competitiveness pressure have caused the way of approaching relationship management with consumers to change. A consumer feels as the lead character and demands personalised treatment customised to his/her needs and specific characteristics. In this context, relationship quality (RQ) allows to understand the proneness of consumers to keep their commercial relations alive. Several are the studies that analyse RQ antecedents, but none has used a comprehensive management approach that includes resources and capabilities (such as market orientation or knowledge management) that a company has available for management in order to enhance said RQ. Furthermore, we analyse the effect of said perceived quality on the consumer's proneness to maintain the relationship.

Keywords:

Relationship quality, consumer relationship proneness, market orientation, knowledge management, perceived relationship investment.

1. Introducción

In recent years, relationship marketing has been the dominant paradigm in the marketing sphere, both at academic and business levels. It has focused on the creation and maintenance of lasting relationships with consumers, and on attempts, in the long term, to maximise profitability (Eiriz and Wilson, 2006; Palmatier et al., 2006; Verhoef and Lemon, 2013).

In an environment characterised by strong competition and growing globalisation, firms have granted the costumer a leading role in exchange relationships (Wang et al., 2004; Cambra-Fierro et al., 2017) and a clear influence on their behavioural intentions (Wang et al., 2004). Under this scenario, firms struggle to deliver greater customer value as it is a source of current and future competitive advantage and, hence, business success. Additionally, interest also lies in maintaining and strengthening a profitable customer relationship in order to ensure the survival of the firm (Colgate and Danaher, 2000). Indeed, both objectives are interrelated because value is construed as an important component of relationship marketing to the extent in which offering superior customer value is essential for creating and maintaining long-term customer-firm relationships (Eggert et al., 2006; Cambra-Fierro et al., 2013).

In this sense, relationship quality (RQ) becomes a key factor for understanding continuity in a customer-firm relationship. As pointed out by Vesel and Zabkar (2010), RQ is a multidimensional metaconstruct reflecting the overall nature of customer-firm relationships and a condition for long-term relationships and customer retention. Importantly, RQ has a dynamic character given that customer quality perception keeps evolving as the relationship itself unfolds (Storbacka et al., 1994; Vesel and Zabkar, 2010). Therefore, it is necessary that firms adapt themselves to the demands of customers in order to keep satisfactory levels of RQ, which will lead to greater profitability for the firm (Hoppner et al., 2015).

A salient literature review shows that first, most studies on RQ are focused on business-to-business (Athanasopoulou, 2009). Second, even when academics recognise the importance of RQ, several works consider the effect of satisfaction and trust as its antecedents. Fewer studies from the business management standpoint have focused on determining RQ antecedents. For instance, De Wulf et al. (2001) analyse the impact of different relationship marketing tactics via perceived relationship investments on RQ; Al-alak and Alnawas (2010) show that client-orientation, relational orientation and service providers' attributes (e.g. expertise and know-how) may be antecedents of RQ. However, there are no previous studies analysing possible RQ antecedents from a comprehensive management perspective. That is, studies that include the set of resources and capabilities that a firm needs to have in order to attain continuous adaptability to customer demands of value. Thus, improving RQ.

Furthermore, there is no research evidence indicating that customer proneness is an element likely to maintain a relationship and, therefore, a consequence of RQ. Whereas there are works focused on studying direct and positive influence of RQ on customer loyalty (eg. De Wulf et al., 2001; Roberts et al., 2003) or on repurchase intention (eg. Hewett et al., 2002), our proposal intends to study the influence that RQ exerts on customer proneness on maintaining the relationship. This proclivity is the starting point to considering repurchase and loyalty.

Thus, the objective of our research is twofold. First, from a management perspective, our study intends to gain depth in RQ antecedents from the customers' perception by positing that market orientation (MO), knowledge management (KM) and perceived relationship investment (PRI) provide firms with the tools needed to improve RQ. Second, our analysis of the influence of RQ over customer proneness to maintaining the relationship. For that, we have considered within the banking sector that the management of personal and lasting relationships are key to understanding firm profitability. Also, this sector faces strong competition and difficulties in differentiating products and services. So, banks have searched for better satisfaction and trust strategies, which may increase customer loyalty.

This paper is organised as follows: first, we review relevant literature and present the model and the hypotheses which form the basis of the empirical study. Next, we present our data collection methods, the results of our hypothesis testing, and our interpretation of the findings. Finally, the article concludes with implications for practice and directions for future research.

2. Literature review

The concept of relationship marketing was created in the 1980s and represents a marketing paradigm shift (Palmatier, 2008; Verhoef and Lemon, 2013). From its previous transactional focus, Morgan and Hunt (1994) define relationship marketing as "all marketing activities directed towards establishing, developing, and maintaining successful relationship exchanges". The relationship marketing literature has evolved towards the concept of customer relationship management (CRM), whose objective is to increase efficacy and efficiency in the acquisition and retention of profitable customers starting from the development of proper relationships (Yong et al., 2003; Cambra-Fierro et al., 2017). The purpose is to maximise the value of a relationship portfolio (Reinartz et al., 2004). It is clear that isolated transactions are no longer sought after through loyalty of current customers (Grönroos, 1994; Seiders et al., 2005) and the growth of customer life cycle known as Customer Lifetime Value (CLV) (Verhoef and Lemon, 2013). As the discipline has evolved, concepts have been created such as RQ and customer relationship proneness (CRP), which help understand this long-term orientation of customer relationship.

RQ between a firm and its customers can be defined as the degree of appropriateness of a relationship to fulfill the needs of the customer associated with the relationship (Henning-Thurau and Klee, 1997). Numerous authors agree that the conceptualisation of RQ is a construct explained by three interrelated dimensions: trust, satisfaction and commitment (De Wulf et al., 2001; Ulaga and Eggert, 2006). Therefore, as Cambra-Fierro et al. (2015) points out, the nature of the relationship matters.

Specifically, in the area of relationship marketing, Morgan and Hunt (1994) state that trust exists when one party has confidence in the exchange partner's reliability and integrity. In addition, other authors like Ganesan (1994) acknowledge the importance of credibility (i.e, trust placed on the other party based on its knowledge and expertise to be able to deliver a given task) and benevolence (trust by assuming that one party will act in the benefit of both parties, avoiding opportunistic situations). Even when there are authors that have merged both concepts of credibility and benevolence into trust (Moorman et al., 1993), we will be following the line of other works such as De Wulf et al. (2001). These authors consider credibility alone, as a necessary and sufficient condition for trust to exist (Anderson and Narus, 1984).

From the customer's perspective, satisfaction is defined as the degree to which prior expectations are met or exceeded with the acquisition of the asset or service. It is about a positive emotional state based on the evaluation of all aspects derived from the analysis (Anderson and Narus, 1984). In this study, we consider satisfaction as the number of experiences accumulated during the life of the relationship (Crosby et al., 1990; Storbacka et al., 1994; Anderson et al., 1997). Lastly, it should be stated that the literature considers commitment as a key component of relationship marketing (Dwyer et al., 1987; Morgan and Hunt, 1994; De Wulf et al., 2001; Bansal et al., 2004). From an emotional, regulatory or exchange cost analysis standpoint, commitment represents a desire to maintain a valued relationship (Moorman et al., 1992). Our study considers the affective component because we understand that customers feel no obligation to commit in a relationship with a firm if it is not voluntary given the affective attachment.

The other relevant concept in our research is customer relationship proneness (CRP), introduced by De Wulf et al. (2001). This concept describes a customer's conscious tendency to engage in relationships with sellers. We consider CRP as a relatively novel concept given the limited number of research papers (Parish and Holloway, 2010). Notwithstanding, we believe that it holds conceptual importance because, in order to maintain lasting relationships, customers must necessarily be prone to maintain said relationships. Several studies positively relate CRP influence on different customer behavioural intentions (Parish and Holloway, 2010, Ahn and Rho, 2016). For instance, CRP has been found to influence customer's intention to remain in a business relationship (Vazquez-Carrasco and Foxall, 2006) and costumer buying behaviour (Odekerken-Schroder et al., 2003).

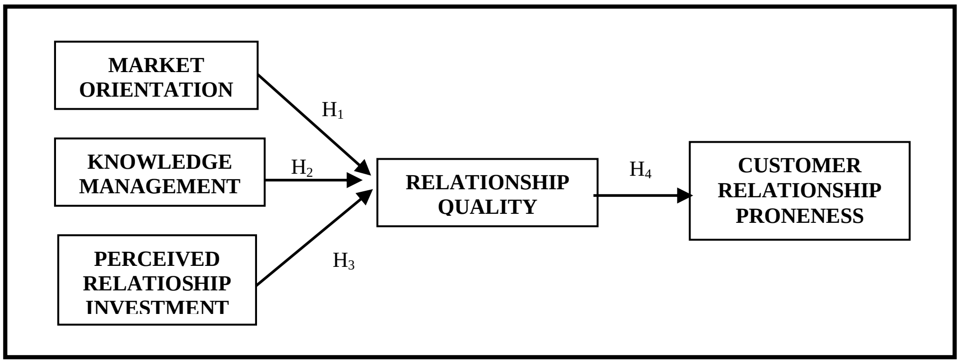
From a management standpoint, firms are aware of the customers' wish to receive greater value, and so, the creation of value is a key factor when seeking new forms of attaining and maintaining competitive advantage (Woodruff, 1997; Martelo et al., 2013). It is then essential to have not only a series of resources and capabilities, but also the ability to manage them effectively as means to satisfy customer demands through value (Martelo et al., 2013). The concept of value relates to interactive processes that characterise business relationships (Salomonson et al., 2012). However, in a context with strong competition, globalisation, dynamism and uncertainty (Cambra et al., 2017), these interactive processes are complicated to keep through time (Tuominen et al. 2004). Moreover, firms need not only to maintain prior values, but also to continuously create new ones (Morrow et al. 2007; Sirmon et al., 2007). For this reason, concepts like market orientation (MO), knowledge management (KM) and perceived relationship investment (PRI) become important to environmental change adaptation. Therefore, we propose that they will have a positive influence on RQ. Additionally, salient literature positively relates both MO (Narver and Slater, 1990; Kaur and Gupta, 2010; Polo et al., 2017) and KM (Gebert et al., 2003; Kaplan and Norton, 2004; Rezgui, 2007; Martelo et al., 2013; Al-Hakim and Hassan, 2016) with value creation. Similarly, De Wulf et al. (2001) confirm the influence of perceived relationship investment (PRI) over RQ.

The concept of MO centres on the creation of greater customer value (Pérez-Luño and Cambra-Fierro, 2013). On one hand, from a cultural approach, MO includes customer orientation, competition orientation and inter-functional coordination, which all provide patterns and values to all members in the organisation (Narver and Slater, 1990). On the other, from a behavioural approach, MO is defined as the generation of market intelligence at all organisational levels, the dissemination of that intelligence throughout the organisation and the capability to give proper response (Kohli and Jaworski, 1990). This approach is related to KM. This concept is defined as the acquisition of knowledge, its dissemination and the use of capability to respond to such knowledge (Darroch, 2003). Finally, the concept of PRI can be defined as a customer's perception of the extent to which a seller devotes resources, effort, and attention to maintain or enhance relationships with regular customers that do not have outside value and cannot be recovered if these relationships end (De Wulf et al., 2001; Palmatier et al., 2006). It has been recognized as a factor playing a critical role in forming customer loyalty (Balaji, 2015).

3. Hypotheses development

The obtainment of competitive advantages, including the creation of value, is derived from the firm's control over resources and capabilities, both tangible and intangible. To the extent to which these resources and capabilities are valuable, rare, imperfectly imitable, and non-replaceable, these competitive advantages will become more important and sustainable with time (Barney, 1991). However, the simple possession of these resources and capabilities does not guarantee the development of competitive advantages (Priem et al., 2001). In order to create value, the firm needs to accumulate, combine and exploit their resources (Martelo et al., 2013). Thus, we propose in our model that the following factors act as antecedents to RQ: market orientation (MO), knowledge management (KM) and perceived relationship investment (PRI), which allow for the creation and maintenance of likely competitive advantages. Additionally, as a consequence of RQ, we can expect a positive proclivity in maintaining the relationship. Figure 1 shows the model that forms the basis for developing the hypotheses.

FIGURE 1
Conceptual model



3.1. Market Orientation (MO) and Relationship Quality (RQ)

A market-oriented firm has the purpose of finding and meeting customer needs (Narver and Slater, 1990; Jaworski and Kohli, 1993; Zhao and Cavusgil, 2006) through three behavioural components that involve the activities of: market information acquisition and dissemination, and the coordinated creation of customer value (Narver and Slater, 1990). Consequently, the firm requires not only adopting a customer approach, but also considering and analysing the competitors' actions and strategies (Pérez-Luño and Cambra-Fierro, 2013). At the same time, the firm needs to guarantee proper inter-functional coordination. Once these activities take place, the firm will be able to develop customer strategies that will allow RQ improvement. The firm will also be in a position of offering a product or service that will not only have value for the customer, but also hold greater value than that of the competition; thus, increasing satisfaction (Hoppner et al., 2015). This idea supports other works that establish positive effects of MO on the relationship quality construct (Lash, 1990; Gray et al., 1998; Huang et al., 2014). So, we postulate the following hypothesis:

H_1: Market Orientation positively influences Relationship Quality

3.2. Knowledge Management (KM) and Relationship Quality (RQ)

Recently, knowledge has become a critical resource in an organisation (Alavi and Leidner, 2001; Al-Hakim and Hassan, 2016). KM implies knowledge acquisition, knowledge sharing and knowledge application for business improvement (Chu et al., 2014). It is about a continuous process since, as knowledge is generated, it must be stored, shared and applied; allowing the firm for better communication, improved customer service, faster response times, enhanced innovativeness, greater efficiency in processes and procedures, and reduced risk of critical loss capabilities (Edvardsson and Durst, 2013). In this line, firms may reinforce their competitive advantage (Wang and Yang, 2016). Also, the impact of a better RQ is based on the extent to which a firm gathers customer information. This enables the firm to offer a better value proposition as it is based on such knowledge. In turn, the firm will develop a competitive advantage, which will be difficult to surpass. Several studies show the impact of knowledge management practices while building strong customer relationship and the enhancement of both positive customer outcomes and organisational performance (Pathirage et al., 2007). Consequently, we propose the following hypothesis:

H2: Knowledge Management positively influences Relationship Quality

3.3. Perceived Relationship Investment (PRI) and Relationship Quality (RQ)

PRI refers to the various efforts by the firm to maintain and promote customer relationships. In this sense, we assume that firms focus their efforts on finding resource funding in relation to human factor, technology, economic resources and specific CRM know-how. These resources will allow the organisation to reach its objective. In particular, today's technology development allows for greater access to market information and improvements of management processes linked to customer relationships (Chalmeta, 2006; Verhoef and Lemon, 2013). Even when technology is a necessary resource, it is not enough to understand its link to the success of relationship management (Garrido-Moreno and Padilla-Meléndez, 2011). It becomes necessary for information to be transformed into knowledge through human activity (Salojärvi et al., 2010; Cambra-Fierro et al., 2017). In this regard, both the availability of human resources and their practice (Chong and Oly, 2014), the commitment of senior management to the success of customer relationships (Martiny, 1998; Ryals and Knox, 2001), and the experience in CRM (Hart et al., 2004) are key elements to understanding relationship management performance. In this way, when a firm decides to invest time and effort, it is expected that customers may tend to maintain the relationship as a consequence of the relations created (Smith and Barclay, 1997). Indeed, several works indicate the positive effects of perceived relationship investment on the perceived quality of the relationship (Ganesan, 1994; Baker et al., 1999). Therefore, we propose the following hypothesis:

H_3: Perceived Relationship Investment positively influences Relationship Quality

3.4. Relationship Quality (RQ) and Customer Relationship Proneness (CRP)

Research suggests that some customers are more psychologically predisposed to cultivating relationships than others (Christy et al., 1996; Parish and Holloway, 2010). Certain customers may continue to maintain the relationship even after a service failure, due to their higher levels of trust and commitment (Hedrick et al., 2007). Numerous customer behaviour models framed in learning theories have focused on investigating customer choices through time. Sheth and Parvatlyar (1995) propose that the fundamental axiom of relationship marketing is that customers like to reduce choices by engaging in an ongoing loyalty relationship and driven by the customer's aspiration: to make more efficient decisions, to reduce the task of information processing, to achieve more cognitive consistency and to reduce perceived risk associated to future decisions. Further, fidelity can be defined as the personal identification felt by the client in regard to the performance of a product or service. It also means how this feeling drives the client's behaviour (Barnes, 2001; Mendoza et al., 2007). For example, fidelity is shown by expressing a preference for a firm over others, or by continuing it, or by increasing its business in the long-term (Zeithalm et al., 1996). These definitions are in line with the concept of CRP as proposed by De Wulf et al. (2001), defined as the customer's conscious tendency to become involved in a relationship with a vendor. Prior studies show positive customer outcomes linked to the predisposition of maintaining a long-term relationship (De Wulf et al., 2001; Hewett et al., 2002; Roberts et al., 2003). These behaviours are linked to CRP. Consequently, and intuitively, we believe that the more satisfied, engaged and trusting customers feel, the greater their tendency to maintain the relationship with the firm. Therefore, we suggest the following hypothesis:

H4: Relationship Quality positively influences Customer Relationship Proneness

4. Research Methodology

To test the proposed hypotheses, a study was carried out in the banking sector. This sector was selected due to its significant weight in many economic systems. Additionally, during recent years, it has been characterised by: several reorganisational processes due to numerous mergers and takeovers, a clear reduction on the number of offices, and a considerable technological innovation platform. In consequence, these entities are adapting their strategies by prioritising the improvement of their customer relationship quality. The objective is the loyalty of their customer portfolios and their increased profitability. According to the IV Study of Emotions in Banking conducted by EMO Insights (2016), which analyses the experience of banking customers, one out of four customers is a "fan" of its main bank seemingly willing to maintain the relationship. Recently, this figure moved from 10.8% in 2013, to 25.3% in 2016. Table 1 shows the technical data of our study.

TABLE 1
Technical data of the fieldwork

Universe	Retail banking users
Sample Size	431
Geographical scope	Western economy
Sampling method	Random sample
Type of questionaire	Online survey
Fieldwork	Novembre 2015-March 2016
Analysis of information	PLS software

To measure each of the constructs, a questionnaire was adapted from previously validated and contrasted scales. Also, a focus group was held, followed by a questionnaire pre-test to adjust its length, to clarify possible term interpretation, and to assure its quality and content validity. Banking users completed the final scales as shown in Appendix 1.

Regarding the measurement model, as proposed by Narver and Slater (1990), MO is considered a second-order construct composed of three factors: customer orientation (CO), competitor orientation (CMO) and inter-functional coordination (IC). KM is also considered a second-order construct formed by two factors: acquisition and application of knowledge and dissemination of knowledge. We took as base the scale of Sin et al. (2005). PRI is also considered as a second-order construct based on the proposal set by De Wulf et al. (2001). Both scales of RQ and CRP use De Wulf et al. (2001). In order to analyse the proposed model, a structural equation modelling technique was employed using Partial Least Squares (PLS) (SmartPLS v. 2.0). This methodology has recently been advocated and used in the marketing literature (Reinartz et al., 2009; Roldán and Sánchez-Franco, 2012). Authors such as Henseler et al. (2014) suggest that PLS allows to evaluate the measure model as well as to test the significance of the hypotheses.

With the objective to evaluate the quality of the data, we carried out an individual reliability analysis of each item relative to its construct. All resulting values exceed the threshold of 0.707 required by Carmines and Zeller (1979). The same happens when assessing the reliability of the variables using Cronbach's Alpha and composite reliability. Appendix I shows that all constructs are reliable, as they exceed the reference value of 0.8 for each index (Nunnally, 1978). The convergent validity is assessed by using the average variance extracted (AVE), which according to Fornell and Larcker (1981), must exceed 0.5. As such, over 50% of the variance of the construct is due to recommended indicators. Appendix I shows that in all cases, the reference value is exceeded. Finally, the existence of discriminant validity was validated as shown in Table 2 (Barclay et al., 1995).

TABLE 2
Discriminant Validity of Variables for the Structural Model

VARIABLES	MO	KM	PRI	RQ	CRP
Market Orientation	**0.867**				
Knowledge Management	0.652	**0.924**			
Perceived Relationship Investment	0.607	0.669	**0.938**		
Relationship Quality	0.604	0.661	0.748	**0.934**	
Customer Relationship Proneness	0.465	0.436	0.535	0.616	**0.912**

Numbers along the diagonal axis in bold are the square roots of the AVE (Average Variance Extracted) for the variables; the rest of the numbers represent construct correlations. All correlations are significant <0.01 (Fornell and Larcker, 1981).

5. Results

In relation to the structural model, a *Bootstrap* analysis was performed to assess the statistical significance of the loadings and of the path coefficients. We created 5,000 subsamples, employing t-Student distribution with 4,999 degrees of freedom (N-1, with N: number of subsamples), obtaining the values: $t_{(0.05; 4999)} = 1.64$; $t_{(0.01; 4999)} = 2.32$; $t_{(0.001; 4999)} = 3.09$. From these values, we determined the acceptance or rejection of our hypotheses (Table 3). With respect to the explained variance of the endogenous variables (R^2), the model shows an adequate predictive power, since all of the endogenous constructs achieve an explained variance greater than 0.1, the reference value established by Falk and Miller (1992). The data of Table 3 highlight that MO and PRI have a direct and significant link to RQ. Hence, we are able to confirm both H_1 and H_3. However, the results do not show a significant link between KM and RQ, so we are not able to accept hypothesis H_2. Finally, H_4 established a direct link between RQ and CRP. Our data suggest that it can be accepted with the highest level of significance (99.9%).

TABLE 3
Structural model results

Hypothesis	B	t-value	R^2
H_1: Market Orientation MO → Relationship Quality RQ	0.148^{**}	2.564	
H_2: Knowledge Management KM → Relationship Quality RQ	0.093^{ns}	1.553	
H_3: Perceived Relationship Investment PRI → Relationship Quality RQ	0.682^{***}	14.816	R^2(RQ) = 0.744
H_4: Relationship Quality RQ → Customer Relationship Proneness CRP	0.617^{***}	14.168	R^2(CRP) = 0.381

*** When the t value obtained by the Bootstrap technique overcomes T Student value t(0.001, 4999) = 3.09, the hypothesis is accepted with 99.9% significance.
** When the t value obtained by the Bootstrap technique overcomes the T Student value t(0.01, 4999) = 2.32, the hypothesis is accepted at 99% significance.
NS: Not significant.

6. Discussion

The objective of this study was to increase our understanding of the relevance and importance of RQ to relationship marketing and customer relationship management. Specifically, the intention was to determine the influence of RQ on the level of CRP, assuming that there are series of factors that may act as antecedents to RQ. In relational marketing, the primary organisational objective is to focus on attracting, maintaining and intensifying long-term customer relationships (Morgan and Hunt, 1994; Cambra-Fierro et al., 2017). In order to achieve such objective, firms must pay close attention to RQ, measured by customer trust, commitment and satisfaction. Both academic literature and business evidence suggest that with high RQ, customers are willing to continue a relationship (Hedrick et al., 2007; Hoppner et al., 2015).

In this regard, previous studies have analysed the influence of certain factors on RQ. For example, De Wulf et al. (2001) analysed the impact that certain relationship marketing tactics have on PRI, and how this perception can positively influence RQ. Unlike these previous studies, our work assumes a management view by which we propose that a series of managerial aspects, along with PRI, influence the improvement of RQ. We propose that, even when it is important that customers perceive the efforts of the firm in maintaining the relationship, it is necessary to ensure that those efforts are directed to meet customer demands while offering greater value. For that, it is necessary that the firm adopts a MO approach and conducts proper KM. This would entail, on the one hand, adopting the philosophy and behaviours oriented to achieving competitive advantages and promoting management processes with focus on customer needs, while exceeding those offered by the competition; and on the other hand, knowing how to conveniently use all acquired knowledge in order to strengthen the competitive advantage (Wang and Yang, 2016).

Thus, our study is pioneering in the joint consideration of factors that determine management style along with the efforts made towards the relationship (investment) and in the measuring of the impact of RQ on the proneness to maintaining said relationship. While authors such as De Wulf et al. (2001) have considered CRP as a booster of PRI influence over RQ, Bloemer et al. (2003) and Odekerken-Schroder et al. (2003), have analysed interactions between CRP and trust. However, none have evaluated the direct link of RQ in CRP. Consequently, as far as we are aware of, this work is the first in proposing that a better RQ will positively influence customer proneness in maintaining the relationship. Further understanding that this proneness will lead to the adoption of certain behaviours related to greater loyalty towards the firm, repurchase and greater customer lifetime value (CLV).

Our results allow to accept that both MO and PRI have a positive influence over RQ. However, in the case of KM, even when its influence on RQ was found to the direction we expected, it turns out to be insignificant. Lastly, in analysing the influence of RQ on CRP, we observe that the link carries a very high intensity level. Considering that RQ is measured through trust, commitment and satisfaction, all factors contribute to what customers hold valuable of the relationship. It is not unexpected that the greater the level of RQ, the greater the customer's proneness will be in maintaining said relationship. In a competitive environment such as today's, where customers meet their needs through multiple choices, customers tend to reduce the number of options by trying to reaffirm the relationships they maintain with their usual providers (Sheth and Parvatlyar, 1995; Cambra-Fierro et al., 2017).

From a practical standpoint, the following recommendations are suitable for good business practices. First, our results show evidence of the importance of implementing actions that show concern in maintaining a lasting client relationship. In particular, and in the context of the analysis, if customers perceive that the bank invests time in looking after its clients, in showing care for their needs and in offering the best financial product adapted to their profile, a fundamental step should promote relationship quality and, therefore, the involvement of customer relationship proneness. Similarly, the investment in new technologies that facilitate financial customer operations may contribute to a positive perception. For example, today we can find financial entities that are pioneering in the development of mobile applications. From the customer perspective, this type of innovation is perceived as efforts by the bank to improving its offer and facilitate certain financial transactions, which used to be complex and time consuming. Second, customer orientation becomes a necessary condition, providing a value that may contribute to meeting their needs and desires. From a customer perspective, this offer should be differentiated from that of the competition. In addition, it may help build a relationship both rational and emotionally based. Third, in light of our results, it is crucial for a banking entity to invest in employee training. Some internal marketing studies have shown that those employees with client interaction when they are well qualified, motivated and empathic, may also contribute to creating ties that lead to better client proneness. Fourth, the firm needs to secure that the processes set for RQ are being communicated during particular *"moments of truth"* with customers. This communication may assist customers to become aware and conscious about the value offered in the relationship. Fifth, if this relationship quality is dynamic and evolving, the firm needs to monitor on a regular basis how these customer demands and expectations are evolving, so that the value is continually being updated. It may be also recommended to set particular parameters and criteria based on customer trust, commitment and satisfaction. If this is not the case, then the firm may want to update and modify particular elements of the value, so that it may be brought to the current appropriateness of the relationship in terms of its fulfilment of customers' needs. Sixth, as some customers are more or less psychologically predisposed to cultivating relationships than others, it may be important to determine the level of proneness for the customers being served by the firm and those by the competition. This measurement may offer an important evaluation of the relationship quality that stands for each one of the firms in the same sector and may offer an indication of the appropriateness of the relationship for each one. This measurement may derive in important modifications to processes and superior value offered by the firm. Lastly, it is also recommended to make regular revisions of management practices in order to determine whether these processes do in fact satisfy customers' needs and exceed those offered by the competition and their corresponding profitability.

7.-Conclusions

This research analyses the effect of a set of managerial elements such as MO, KM and PRI on the relationship quality. Moreover, relationship quality influences customer relationship proneness. Under the relationship marketing framework, this study is pioneering in adopting, with a long-term orientation, a set of managerial issues which help understand the effect of relationship quality of customer-firm relationships. We take as reference the customers' perceptions about these issues. We provide very strong arguments to defend the importance of classic concepts such as MO and KM to better understand the relationship approach. Moreover, we adopt a new conceptualisation which considers the links between customers and firms, such as customer relationship proneness. Under the current market conditions, the customer disposition or inclination towards maintaining durable relationships with firms may be considered a good indicator of commitment. The results are extremely relevant to both the academic and business world. As expected, the relationship between MO, and PRI with RQ are fulfilled. Also, the link between RQ and CRP is positive and significant.

Despite the significance of our findings, the present study is not without limitations. First, we have worked with data from respondents' views. In this regard, we must recognise the possible influence of common method bias. This bias refers to the proportion of the variance of the variables related to the measuring method (Podsakoff et al., 2003). To address this potential bias, Podsakoff et al. (2003) recommend using procedural strategies and/or statistics. Regarding the procedure, acting on the basis of the study and attempt to remove or—where appropriate—minimise the impact of this bias, we designed the study so as to (1) guarantee the anonymity of participants, (2) clarify there were no right or wrong answers, (3) use previously validated scales and (4) through various pre-test with different reference groups, eliminate possible ambiguities in the wording of each item scales, also ensuring its simplicity, specificity and conciseness. Regarding statistical strategies, we chose the Harman single factor test. In the factorial analysis carried out any single factor explaining the variance of all items is identified, suggesting that it is unlikely that there is a bias for having used a unique method. The main factor explains 41.56% of the variance. Thus, when no single factor explains more than 50% of the variance, study data can be accepted as valid (Podsakoff and Organ, 1986).

Finally, the data come from a sample of customers of a Western economy banking industry. It would be desirable to introduce an international and cross-cultural profile study for a more robust framework for generalisation of the findings. This limitation represents, therefore, one of the first proposals for future research. Furthermore, as additional proposals, it would be interesting to study the possible influence of other factors related to demographics of customers such as age, gender, educational level, as well as potential moderating effects related to loyalty, involvement or perceived risk.

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