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The analysis of antecedents of bank-SME loyalty: Professionalism, relationship quality, corporate image & switching barrier as a moderator

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ABSTRACT

The aim of this study is to combine the various concepts, in the field of SME in service based industry, being developed independently by researchers. The goal is to provide a comprehensive overview on the rules and interactions of the involved factors. An investigation of the influence of corporate image and relationship quality on customer loyalty, among SMEs in the banking sector, is carried out. The moderating role of switching barrier is investigated. Furthermore the background variables, affecting relationship quality and corporate image, are investigated. This provides a deeper understanding on how customer loyalty is achieved. Such a deeper understanding on achieving customer loyalty can be regarded as a competitive tool especially in the banking sector with many financial providers and the products being alike. This article is based on 335 valid questionnaires returned from SME customers established in Sweden. The negative impact of Switching barrier on customer loyalty indicates that switching barrier should be avoided thus it decreases customer loyalty and does not have a moderating role. Instead focus should be put on delivering high professionalism which will contribute to higher level of relationship quality and positive perception of corporate image. This, in turn, will eliminate the moderating role of switching barrier and lead to customer loyalty.

Keywords: Loyalty, Relationship quality, Corporate image, Switching barrier, expertise, ethical behavior, intimacy, B2B, SME, banking, Marketing

1. INTRODUCTION

Deregulation and technology development have increased competition in the banking market (O'Loughlin & Szmigin, 2005). Banking organizations have expanded geographically and as a consequence costumers are provided with more options (Levesque & McDougall, 1996; Timothy H & Robin A, 2009). This in return requires more effort, from individual banking organizations, to attract and keep costumers. It has become challenging for the banks, to be competitive with their products as they can easily be copied and quickly adapted by other banks (Wilkinson & Balmer, 1996). Therefore banks are forced to compete by using other tools than their products to prevent losing their customers. Keeping costumers loyal to a bank, in today's competitive market, is more challenging than ever before. This requires deeper understanding of the complex relationship between banks and customers and can potentially be the surviving factor for banks (Jos'ee, Ko de, & Pascal, 1998; Lo, Osman, T.Ramayall, & Rahim, 2010). Long term relationships result in higher performance and lower costs for the provider, thus the purchase by the customer increases with long-term relationships, and is considered to be common goal for the businesses (Jones & Sasser, 1995; Papassapa & Kenneth E, 2007; Reichheld & Sasser, 1990). Acquiring a new costumer cost five times more than retaining an existing one (Athanasopoulou, 2009). Loyal customer could therefore lower the risk and marketing cost taken by the bank (Reichheld F. , 1996).

Customer loyalty can be achieved by understanding their needs and providing products and services designed accordingly (Papassapa & Kenneth E, 2007). Hence the success of products and service providers is highly dependent on the established relationship with their customers (Panda, 2003). Models are developed with the aim of acquiring knowledge of costumers and predicting and managing their loyalty. Various studies have been performed to find the factors influencing customers' loyalty. Identifying the correct factors can be an important achievement since it will lead to company success, and therefore a broad range of literature has been developed due to this topic. Initial research is carried out in B2B industry to study the relationship's quality and its impact on customers' loyalty. There is 23 countries in Europe such as Sweden, where 99 % of all companies contains of SMEs. There is therefore a high amount of potential customers to obtain by the banks. As banks obtain large purchase from their B2B customers such as SME, it is important to establish long term relationships. These customers are likely to grow in term of their revenue and get a higher purchase needs as they grow (Allen N & Lamont K, 2011). Experts now believe that the model should be extended and adjusted by including factors specific for the branch to better understand the customers (Papassapa & Kenneth E, 2007; Caceres & Pararoidamis, 2007; Woo & Ennew, 2004). This is necessary as the researchers in the literature are unified on the findings and the different outcomes could be a result of a generalization carried out in the B2B industry. By adjusting it to a specific industry a better understanding can be build up. Providing a model is essential for the banking sector as their business success, by establishing long term costumer relationship, is strongly dependent on the factors influencing it (Lo, Osman, T.Ramayall, & Rahim, 2010; Portela & Thanassoulis, 2006;). Earlier studies finding the factors influencing customer loyalty have very often been studied the variables separately. Hence a bigger model with various relevant factors under one umbrella is limited.

The impact of relationship quality on customers' loyalty is not a new research area in B2B industry. There are three factors that have been used frequently for determining relationship quality; i) trust, ii) commitment, and iii) satisfaction (Athanasopoulou, 2009). Another important factor influencing customer loyalty in the banking industry today is corporate image. Corporate image can positively influence the customers to remain loyal (Nguyen & Leblanc, 2001). In today's competitive banking market corporate image, according to several researchers, is considered to be a useful tool to differentiate from the competitors thus the products are similar (Cornelius, Van, & Gustav, 1995). Researchers have validated the influence of corporate brands on customers' loyalty to their service provider (Tariq & Moussaoui, 2009; Tor & Bodil, 1998). However there are still unexplored areas within this research and its application especially in the banking sector where factors such as the interaction with relationship quality are limited (Bravo, Montaner & Jose M, 2010). Although the influence of relationship quality and corporate image on customer loyalty is established by several authors, its impact is questioned by authors when the switching barriers are considered as high (Gerpott, Rams & Schindler, 2001; Wang, 2010). Humans are by nature lazy and according to Collan (2007) human choose the solution that demands the least effort. Several authors therefore claim that a customer who is not satisfied will not always choose to switch provider (Burnham, Frels, & Mahajan, 2003; Lam, Shankar, Erramilli, & Murthy, 2004). It is therefore important to investigate the impact of switching barriers on customer loyalty.

Finding the antecedents factors of relationship quality and corporate image is important to better understand the chain that could lead to customer loyalties. Thus it is suggested that the effect of relationship quality and corporate image impact on customer loyalty is highly dependent on the background variables influencing it (CT Liu, YM Guo, CH Lee, 2011). The use of service quality affecting the quality of the relationship in B2B market has been shown to be important and crucial (Venetis & Ghuari, 2004). In the banking market whose products are almost identical (Lo, Osman, T.Ramayall, & Rahim, 2010), the service quality has an important impact on organizations success (Duncan & Elliot, 2002). It is therefore suggested that service quality is an important influence to provide a higher relationship quality to the customer who could lead to their loyalty (Caruana, 2002). The important role of service quality on corporate image has been established early in the literature, Grönroos (1984) suggests that the perceived service could affect the image the customer has toward their provider.

To increase the level of relationship quality it is suggested to provide intimacy to the relationship, a customer who has a higher level of intimacy with their service provider will build a special bond (CT Liu, YM Guo, CH Lee, 2011; Kellogg & Chase, 1995). Intimacy is also known to have an important influence on corporate image where a psychological perception is taken place and could lead to a positive association when the providers name is brought up (Nguyen & Leblanc, 1998). In service based industry several authors bring up that the customers have given the role of an ethical behavior from the salesperson a lot of attention (Ebejer & Morden, 1988; Lagace, Dahlstrom, & Gassenheimer, 1991). To bring quality to the relationship an ethical behavior is required. Ethical behavior from the sellers' side will lead the customer to maintain a long term relationship (Rosemary R, Robert, & Jule B, 1991). In the banking industry the salesperson can be under a lot of pressure thus the company's performance is highly depended on the employees. An unethical behavior could harm the corporate image. A sales technique having a primary focus on creating numbers should be avoided thus the positive perception of the image could lead to competitive advantage (Mitchell, 2001).

Another broadly discussed factor which can improve the quality of relationships is the level of expertise (Crosby, Evans, & Cowles, 1990). Expertise motivates higher level of trust (Swan, Trawick, & Silva, 1985) and satisfaction (Rosemary R, Robert, & Jule B, 1991) among the customers (Cornelius, Van, & Gustav, 1995, Wei-Ming, Chia-Mei, Chin-Yuan, & Tseng, 2011). As for the corporate image, Vegholm (2011) points out that the bank's ability to adapt to SME customers needs and their ability to give business advices will lead to a positive perception of the banks image.

The aim of this paper is to provide a broader picture of the chain of factors influencing customer loyalty in B2B in the banking sector. Focus will be on SMEs relationship and their main financial provider. In particular the need of extending models with combining existing knowledge of what customers value in a larger model for banking industry, due to today's competitive market, to achieve long term relationship is addressed. By mapping the factors together in one model this could potentially give a better understanding to why researchers disagree in the literature. As no previous study has considered all the factors in one single framework, this work could potentially become a useful contribution to the field of banking as it gives a overview of the factors gathered under one umbrella.

2. THEORETICAL BACKGROUND AND HYPOTHESES

2.1 CUSTOMER LOYATLY

In an intensive competitive market such as the banking sector where the customers are provided with many suppliers it is very important to remain the customer's. Thus the financial loss is high when losing a customer to another supplier since there have been monetary and non-monetary investments on the customer (Levesque & McDougall, 1996). Several studies have been established in the literature trying to explain how customer loyalty is achieved. In the service sector many researchers have given their contribution on finding determinants influencing customer loyalty. Hence the main findings are focused on factors that do not concern the material, such as the products but instead focus is put on factors such as relationship quality and corporate image. Relationship quality is described as the social, knowledge, psychological and ideological bonds between the firm and the customer. It is a relationship where the customer feels satisfied, committed and has a trust towards their provider (Berry, 1995; Liljander & Strandvik, 1994; Storbacka, Strandvik, & Grönroos, 1994). Corporate image is described as the image and perception towards their provider, this can be negative, neutral or positive dependent on the background variables influencing it (Melewar & Karaosmanoglu, 2006). It is suggested by the authors that in a service based industry the factor relationship quality is important thus it gives a comfort to the customer. Relationship quality in a service based industry is one of their primary values to remain loyal (Crosby, Evans, & Cowles, 1990). The factors influencing customer loyalty have very often been studied separately, although the researchers are not unified on the findings. Some researchers' claims that relationship quality have an impact on customer loyalty (Nguyen & LeBlanc, 1998) while others comes to an opposite conclusion (Andreassen & Lindestad, 1998). Few studies try to investigate the moderating role of switching barriers impact between relationship quality and customer loyalty to explain why relationship quality in some cases does not impact customer loyalty or why it is shown that even though the customers are not satisfied they still choose to stay with their provider (Aydin & Özer & Arasil, 2005; Gerpott, Rams & Schindler, 2001; Hauser & Wernerfelt 1994; Lee & Feick, 2001). While other authors claim that it is the background variables related to relationship quality that decides its impact on customer loyalty (CT Liu, YM Guo, CH Lee, 2011). In the banking industry corporate image have shown to take an important role as an influence to customer loyalty thus it creates a strong perception which influences the choice of the supplier when purchasing. The influence of corporate image is also spread where some authors claim it has a indirect impact on customer loyalty (Ball, Coelho, & Villares, 2006; Bloemer & Ruyter, 1998) and others claim it has an direct impact on customer loyalty (Johnson, Gustafsson, Andreassen, Lervik, & Cha, 2001). It is also suggested that high switching barrier decreases corporate images impact on customer loyalty. Thus customers purchasing usually weigh up costs before making a decision, a high cost will decrease the motivation (Wang, 2010). The background variables influencing both relationship quality and corporate image have very often been studied separately. In the service industry such as the banking industry it is important to understand and be able to explain how customer loyalty can be achieved. To get a better understanding to why researchers disagree in the literature the relationship between the factors influencing customer loyalty directly and indirectly needs to be mapped in one single model.

Customer loyalty in the existing literature is described as the attitude and the customer's behavior towards their provider (Jacoby & Kyner, 1973). Thus loyalty is suggested to be both an attitude and a behavior towards the provider. The attitudinal is when the customers is providing word-of-mouth and recommending their provider to others while behavioral is when the customer repeats purchasing (Aaker, 1991; Assael, 1998; Day, 1969; Jacoby & Chestnut, 1978; Kyner, 1973; Tellis, 1988; Tucker, 1964; Zeithaml, Berry, & Parasuraman, 1996). Customer loyalty is also influenced by short and long-term relationships where the long-term will keep the costumers loyal. A relationship where the provider understands what the customer value and listens to their needs, will give the customer many reasons to stay and reduce the reasons to leave. A short-term relationship where the customer either dislikes the service/product or does not go through a value process to become more comfortable with the service or product provided will have it easier to leave (Jones & Sasser, 1995). A long-term relationship can create resistance among the customers towards the banks competitors thus a relationship is hard to be substituted by others. A long-term relationship is build up during a long time and given value which is hard to get replaced by others. Thus a special bond is built up where they understand each other (Arndt, 1967; Oliver, 1999; Dick & Basu, 1994; Lam, Shankar, Erramilli, & Murthy, 2004; Reichheld & Teal, 1996). Besides remaining the customer it is also important to encourage future purchase by continuously trying to understand the customer's needs and responding to it (Rauyren & Miller, 2007). Customer loyalty could lead to increased profit by higher repurchase, reduced costs & positive word –of-mouth which could attract new customers and is therefore an attractive achievement and a common goal among the providers (Reichheld & Sasser, 1990; Rauyren & Miller, 2007; Oliver, 1999; Fornell & Wernerfelt, 1987; Jones & Sasser, 1995).

SMEs are very often dependent on their financial provider in the beginning thus they are still in their growing phase. In the long-term where they grow bigger and more stable they could bring a positive economic return. As the SMEs expands the relationship with the bank increases. The expanding SME could increase in financial needs which the bank can provide such as investing (Allen N & Lamont K, 2011). The segment SMEs are therefore very attractive to remain loyal thus they very often have a large purchase and the purchase increases as the company grows bigger (Rauyren & Miller, 2007). In a study made by Reichheld & Sasser (1990) it is shown that the cost of the provider reduces when the customers purchase more, the purchase increases with the relationship thus the customer has to get to know the product and test if they are satisfied with the provided service. Once the customer gets to know the product and are satisfied with the service they tend to purchase more often as the time goes by. A long-term relationship where they stay loyal is needed to avoid that the investment made on the SMEs in their beginning phase becomes another banks reward once they grow bigger and the purchase increases. What this segment values to remain loyal is therefore crucial to master.

2.2 THE ROLE OF SERVICE QUALITY IN RELATIONSHIP QUALITY AND CORPORATE IMAGE

Service quality in the literature is mostly given the role as an antecedent of relationship quality (Athanasopoulou, 2009). Service quality has been suggested to play an important role in the chain to achieve customer loyalty among SMEs customers since it could lead to higher level of relationship quality, and relationship quality could lead to customer loyalty (Rauyren & Miller, 2007). Several authors' empirical work gives the same result showing that the quality of the service brings up the quality to the relationship and is an important factor to a successful strategy (Caceres & Pararoidamis, 2007; Zeithaml, Parasuraman, & Berry, 1985; Zeithaml, Parasuraman, & Berry, 1990). Why there is a relationship between service quality and relationship quality is tried to be understood and explained by the authors. Some authors claims that the defectors that make customers leave is usually what they value, by investigating the defectors the company can attract customers by adjusting their advertising and their service delivered to the customer by the salesperson to what is valued. Customers wants a high service thus customer's wants to feel they are important and will most likely choose a supplier where the salesperson makes them feel special (Reichheld and Sasser, 1990). In the literature, many researchers have understood the importance of service quality, and big focus have been put on the studies that investigates the relationship between service quality and its impact on relationship quality (Palmer & Cole, 1995). Most researchers in the field use a definition by Grönroos (1984) and Parasuraman et al., (1988) to better understand what service quality is to customers. The contribution by Grönroos (1984) suggests that the quality of perceived service should be compared to expected service from the customers. Grönroos (1984) claims that service quality can be understood by investigating the technical quality and the functional quality of the service provided by the salesperson or the supplier in whole. The technical quality should take into consideration how it's actually perceived and functional is how the service is provided. The second frequently used definition towards a better understanding to service quality is the contribution by Parasuraman et al., (1988) to the field and is identified in one model named the SERVQUAL model. The model contains five dimensions: reliability, responsiveness, empathy, assurance and tangibility. The model is aimed to investigate the gap between perceived and expected service (Parasuraman et al., 1988). Although it's frequently used it has been criticized, several authors points out that the model does not take the expectations into consideration as efficient as the performance (Parasuraman, Zeithaml, & Berry, 1994; Cronin & Taylor, 1994; Teas, 1994). According to Caceres & Pararoidamis (2007) the model designed by Parasuraman et al., (1988) is not specific for the industry, which is pointed out to have a crucial matter thus service can mean different in the industries. Some might value high technology to access their provider while some wants their delivered service in a physical environment with long opening hours and in some cases they desire both (Babakus & Boller, 1992). Service quality have therefore been found to have a positive influence on relationship quality (Hsied & Hiang, 2004), thus it is important to remember that service quality should not be generalized but instead be adjusted to the industry (Ruyter, Wtzels, & Bloemer, 1998)

Hypothesis 1: An increased level of perceived service quality will result in increased level of relationship quality

The relationship between service quality and corporate image has been given attention early in the literature by Grönroos (1984). To create a positive perception towards the corporate image a good delivered service is important. This is supported by Nguyen et al., (1998) that claims while the service is provided to the customer by the salesperson an image is processed in the mind of the customers. The delivered service is than given a positive outcome or negative attitude towards the provider's image. A higher level of service will most likely lead to a higher level of positive attitude. The positive attitude and perception towards the provider could potentially lead to loyalty.

Hypothesis 2: An increased level of perceived service will result in higher level of positive perception towards the corporate image.

2.3 THE ROLE OF ETHICS IN RELATIONSHIP QUALITY AND CORPORATE IMAGE

Ethics and ethical behavior can't be avoided today thus the customers are very aware of what kind of behavior they require from their supplier. The more amount of choice between the suppliers in the market has lead to higher demands from the customers. An ethical behavior from the salesperson is crucial for success thus the customer will turn elsewhere to satisfy their needs. In the literature it is shown that customers require an ethical behavior from their contact person in the company to feel that the relationship has quality. This has lead to companies pointing out their ethical support when they advertise. It is also shown trough the salesperson himself thus it is very easy for the customer to notice an unethical behavior. The higher requirements on the salesperson from the customer's side can't be avoided by the suppliers if they want to be successful (Lagace, Dahlstrom, & Gassenheimer, 1991). The role of ethic behaviors impact on relationship quality has been brought up in the literature before and is continuously brought up to point out its importance. An ethical behavior from the salespersons side is suggested to contribute to a higher level of quality to the relationship (Lagace, Dahlstrom, & Gassenheimer, 1991; Ebejer & Morden, 1988). Hence it will contribute to a higher level of trust which is important to maintain a relationship (Ebejer & Morden, 1988; Whalen, Pitts, & Wong, 1991). Thus the customers will feel that the salesperson delivers a fair and honest service (Sergio & Salvador, 2003) and the sales person must take responsibility and not exaggerate about the capability of a product (Lagace, Dahlstrom, & Gassenheimer, 1991). The ethical behavior is assed in if the salesperson is seen as customer or sales oriented (Bejou, Christine,, & Ennew, 1998). Several authors describe ethical behavior with fair play, honesty and full disclosure (Robertson & Anderson, 1993; Sergio & Jose, 2005). Although trust and fair play might sound as obvious play from the salesperson this is not always easy to deliver. Salespeople can be under a lot of pressure thus their performance is being measured frequently and faces to make ethical decisions daily (Wotruba, 1990; Bellizzi & Robert E, 1989). It is therefore very important for the salesperson to have a low-selling technique and not exaggerate about products even though the temptations might be high. An exaggeration of the product will benefit the seller by making it easier to sell to the customer and therefore also achieve higher selling rates. (Sergio & Jose, 2005; Chonko & Burnett, 1983; Dubinsky, Jolson, & Lim, 1991; Lagace, Dahlstrom, & Gassenheimer, 1991; Reidenback, Robin, & Dawson, 1991; Tansey, Brown, Hyman, & Dawson, 1994; Singhpakdi, Vitell, & Franke, 1999). An important group is the SMEs who find it very important for the bank to adjust the selling to their needs. The SMEs are very often dependent on advices to help them expand and make their organization more efficient, recommending wrong products to higher the selling rates is unethical (Cowling & Westhead, 1996).

Hypothesis 3: An increased perceived ethical behavior will result in an increased level of relationship quality

In a market where the products are the same as in the banking industry, the customers very often recognize the bank trough the image and what is associated with the banks name. The contact person in the bank will represent and create the image the customer receives. An ethical behavior is not a questionable demand from the customer especially in branches where the customer does not always master the information themselves about the products they need (Lagace, Dahlstrom, & Gassenheimer, 1991). The image of a company delivered through the salesperson is in many cases used to differentiate themselves from other competitors in the same branch (Kapferer, 1997). To create a close and favorable position in the customers mind an ethical behavior from the salesperson is suggested. This is important since the image of a company can be hurt by several issues such as false and misleading advertising and exaggerating benefits of products by the salesperson. Even though the stress level might be high on the employees it is important to create a positive perception to the customer (Ying, 2005). A sales technique to just create numbers should be avoided since the positive perception of the image can lead to competitive advantage, if the salesperson has an ethical behavior in the long-term their selling rate will get higher (Mitchell, 2001).

Hypothesis 4: An increased perceived ethical behavior will result in increased level of positive perception towards the corporate image

2.4 THE ROLE OF EXPERTISE IN RELATIONSHIP QUALITY AND CORPORATE IMAGE

The authors provides empirical work showing that SME customers who get provided with professional advice about the branch they are operating in are found to be more satisfied and having a stronger relationship bond, compared to the ones not receiving it (Basu, 1999; Bennett & Robson, 1999). SMEs that put their monetary property in the hand of their financial contact person, they expect her/him to know what he/she is doing. Expertise is associated with competencies in the service, the products offered and giving specialized advices (Crosby, Evans, & Cowles, 1990). If the customer returns to their financial provider for advices it is suggested to be a sign that the customers do not master the knowledge of the products themselves and is therefore depended on the expertise of the seller. The customer turns to the salesperson with the expectation that he/she will be able to provide advices (Crosby, Evans, & Cowles, 1990). As the SMEs grow they are seeking more advices thus the company expands on the market and are seeking knowledge to manage the business more efficient (Bennett & Robson, 1999; Ramsden & Bennett, 2005). Advices concerning factors such as growth and marketing could lead to a closer relationship between the SMEs and their bank. Hence the salesperson get to know the customer’s needs better and a bond where they understand each other is build up (Jay & Schaper, 2003). Sellers expertise have therefore been shown in several papers to be an important antecedents of relationship quality since the higher level of expertise from the salesperson could result in higher level of trust and satisfaction (Crosby, Evans, & Cowles, 1990; Bejou, Wray, & Ingram, 1996; Lagace, Dahlstrom, & Gassenheimer, 1991; Doney & Cannon, 1997; Wray, Palmer, & Bejou, 1994; Smith, 1998b; Boles, Johnson, & Barksdale, 2000; Swan & Nolan, 1985; Busch & Wilson, 1976).

Hypothesis 5: An Increase level of expertise will result in an increased level of relationship quality

Vegholm (2011) points out that the bank’s ability to adapt to SME customers needs and their ability to give business advices will lead to a positive perception of the banks image. Banks who wants to create a good image needs to frequently work with understanding their customers (Balmer & Stotvig, 1997). This is essential with their SMEs customers thus they get criticized when providing standardized advices (Bick, Brown, & Abratt, 2004), customization is shown to be successful in the SME segment were specialized useful advices is highly attractive (Heckl & Moormann, 2007).

Hypothesis 6: An Increase level of expertise will result in a higher level of positive perception towards the corporate image

2.5 THE ROLE OF INTIMACY ON RELATIONSHIP QUALITY AND CORPORATE IMAGE

Customers who feels intimated with their salesperson will most likely have a strong relationship. Intimacy is build up by several interactions and the chemistry between two parts is not the easiest achievement but once it is there it has a high value. When you feel intimated with the provider it could result in commitment (McEwen, 2005). Therefore to have an intimacy between the customer and the provider is suggested for the relationship to get a higher level of quality (Nguyen & LeBlanc, 1998). Intimacy is defined as the interaction between the customer and the provider, it is a process where the customer feels good whenever they are in contact with their company. This could lead to a stronger bond between the customer and its service provider (Agustin & Singh, 2005). The relationship between the company and the customer is shown to be strong and brings a high quality when a strong emotional bond is perceived (McEwen, 2005). As the interaction increases the relationship is developed and is a result from spending valuable time together (Saavedra & Dyne Linn, 1999; Gwinner, Gremler, & Bitner, 1998). A company needs to create a value process which can be used as competitive advantage thus it is hard to be copied by competitors (Vargo, Maglio, & Akaka, 2008). Intimacy is a satisfier and could lead to a higher level of trust since it gives a psychological closeness to the provider. The customer and the supplier get to know each other through several interactions where the trust gets a more stabile base. Gaining trust from the customer is not something that can be expected from the supplier's side in the first interaction, thus it needs several demonstrations from the salesperson that he/she is worth it. They therefore need to get to know each other trough interactions which could create intimacy in the long run (CT Liu, YM Guo, CH Lee, 2011; Jones, Mothersbaugh, & Beatty, 2000). Intimacy is also known to have an importance influence on corporate image where a psychological perception is taken place and could lead to a positive association when the providers name is brought up (Nguyen & LeBlanc, 1998).

Hypothesis 7: An Increased level of perceived intimacy will result in an increased level of relationship quality

Hypothesis 8: An Increased level of perceived intimacy will result in a higher level of positive perception towards the corporate image

2.6 RELATIONSHIP QUALITY AND CUSTOMER LOYALTY

Customer loyalty is a desirable achievement for the companies, in the literature the authors have explained that a high quality of the relationship is among one of the strongest answers to customer loyalty. The literature is therefore broad and several authors have given their attempts to explain why relationship quality has a high impact on customer loyalty in their studies. The authors explain that an already existing relationship with no quality is different from a relationship with high quality and will give different outcomes on customer loyalty. Bringing quality to the relationship quality is suggested to convert already existing relationship into loyal relationships (Parasuraman & Berry, 1991). Quality comes when the relationship between the provider and their B2B customers is nurtured (Rauyren & Miller, 2007). In a review on relationship quality's impact on customer loyalty made by Athanasopoulou (2009) it is shown in several papers that customers value relationship quality to remain loyal. This is shown to be important to customer thus relationship quality provides important values to the customer such as trust, commitment and satisfaction (Athanasopoulou, 2009; Bejou, Wray, & Ingram, 1996; Crosby, Evans, & Cowles, 1990; De Canniere, De Pelsmacker, & Geuens, 2009; Lagace, Dahlstrom, & Gassenheimer, 1991; CT liu, YM Guo, CH Lee, 2011).

During the interaction between the supplier and the customer it is suggested that the experience forms the relationship quality where social, knowledge, psychological and ideological bonds between the firm and the customer is formed (Berry, 1995; Liljander & Strandvik, 1995; Storbacka et al., 1994). The bonds that are build up between the knowledge provider and the knowledge receiver is suggested to be fatal (Moorman, Zaltman, & Deshpand, 1992), thus the customers very often give the responsibility to the salesperson to have the customers best interest in their actions (Ganesan, 1994). When the customer feels that their supplier gives advices, full information and adjusts their actions for their customers best interest, a higher level of trust will be achieved which has a crucial role in maintaining a long-term relationship (Anderson & Narus, 1990; Anderson & Weitz, 1992; Ganesan, 1994). The higher level of trust based on past experience could lead to positive behavior such as positive word- of- mouth (Gwinner et al., 1998). The bonds are strengthened when the customers are satisfied (Athanasopoulou, 2009) and is supported and agreed by several authors (Dick & Basu, 1994; Fornell C, 1992). Fornell (1992) describes satisfaction as the overall attitude the customer experiences after being in contact with the service provider. A customer whom feels that her/his needs got satisfied will get a positive experience which could lead to the customer seeking the same provider in the future to satisfy their needs. The perceived bonds make the customer feel committed to their salesperson. Committed customers see a value in their relationship with their salesperson which could higher their intentions stay and affect their purchasing behavior. Commitment is suggested to have a great power to stabilizing the behavior (Scholl, 1981), and getting the customers resistance toward competitors in the same branch (Crosby & Taylor, 1983; Debling, 1998). Relationship quality could give a strong competitive advantage hence it is supported by several empirical work that it has a strong impact on the outcome of customer loyalty (CT Liu, YM Guo, CH Lee, 2011; Hennig-Thurau & Klee, 1997; Dick & Basu, 1994; Bearden & Teel, 1983; Rauyren & Miller, 2007; Heskett, Sasser, & Schlesinger, 1997; Bloemer & Kasper, 1995; Ennew & Binks, 1999; Patterson, 1995; Yu & Dean, 2001; LaBarbera & Mazursky, 1983; Gilliland & Bello, 2002).

Hypothesis 9: Increasing relationship quality between the customer and the salesperson will result in increased customer loyalty

2.7 CORPORATE IMAGE AND CUSTOMER LOYALTY

In a branch were the products are the same between the service providers, such as in the banking industry (Wilkinson & Balmer, 1996), a strong corporate image is important to differentiate itself from others (Van Heerden & Puth, 1995). Corporate image have been given a lot of attention in the existing literature and its impact on customer loyalty have been investigated by several authors. Grönroos (1988) points out that the image of a company is of outmost importance for survival, hence the image created in the mind of the customers will affect their choice of supplier. In the literature several authors' empirical work indicates that corporate image affects the behavior of the customer and its intention to remain loyal to the bank. (Nguyen & LeBlanc, 1998)

To understand the relationship of corporate image and customer loyalty, the authors try to explain the important role of the perceived image. Image is described as the overall impression from the customers (Zimmer & Golden, 1988). When the company and its service is brought up, the mind starts a process where previous experiences and feelings transform the information in the customers mind and creates an image (Yuille & Catchpole, 1977). The image is related to factors such as their reputation, business name, the quality of the communication between the customer and the financial provider (Solomon, 1985), the overall service provided (Yoon, Guffey, & Kijewsky, 1993) and as personnel, corporate social responsibility, reputation, personality/feelings (Bravo, Montaner, & Jose, 2010). The choice of a supplier is often influenced by the word-of mouth by others, the perceived image of the bank is strongly influenced by the opinions of close ones such as family ((Levesque & McDougall, 1996).When a customer thinks about the corporate image of a company the process in the mind of the customer will start to compare the attributes associated to the companies (Van Heerden & Puth, 1995) where the attributes weaknesses and strengths will be identified. If the customer receives high value when purchasing the customer will most likely create a strong image towards the company (Barich & Kotler, 1991).

Several authors claims that a strong image could lead to a competitive advantage, which in turn could lead to customer loyalty (Catharina & Lindberg-Repo, 2006; Kay, 2006). It is suggested that a strong image builds up a favorable perception and a positive attitude towards the suppliers. A comfort is build up and the customer will most likely turn to the supplier they associate a positive comfort with (Fombrun & Shanley, 1990). Nguyen et al., (2001) brings up the importance to create a better understanding to how corporate image impacts customer loyalty in service providing branches, thus the perception created when the customer associate with the image of their financial provider could make the customers resistant towards competitors. Thus it could play an important role to achieve customer loyalty. This is essential in the banking sector thus there are still unexplored areas within this research and its application especially in the banking sector. One suggestion is to expand the existing literature with adding relationship quality in the chain with corporate image to better understand customer loyalty (Bravo, Montaner, & Jose, 2010).

Hypothesis 10: An increase in the positive perception of the corporate image trough the salesperson will result in an increased customer loyalty

2.8 THE MODERATING ROLE OF SWITCHING BARRIERS

Although several authors agree on relationship quality's impact on customer loyalty there is several authors questioning if the relationship between relationship quality and customer loyalty is strong enough to always remain them loyal. When the switching barriers are considered as high, a customer who is not satisfied might not choose to switch provider. Several studies have shown that when the switching barriers are high the customer will most likely stay loyal thus the barriers reduces the motivation to make an effort (Burnham, Frels, & Mahajan, 2003; Lam, Shankar, Erramilli, & Murthy, 2004). The customer might not feel motivated enough to make an effort when the psychological and physical factors are too high. It is also shown that even though a higher level of relationship quality is perceived by the customer, they might still switch provider when the switching barriers are low (Gerpott, Rams, & Schindler, 2001; Shi, Chen, & Jian-mei, 2011)

Switching barriers makes it hard for the consumer to switch provider because of factors such as financial, social or psychological costs (Fornell C. , 1992). Switching barriers is the process that takes action during a switching procedure to a new provider (Jones, Mothersbaugh, & Beatty, 2000) and contains both monetary and non-monetary costs (Dick & Basu, 1994). Klemperer (1995) points out that there are three switching costs that the consumer will face during the procedure: transaction costs, learning costs and contractual costs. In overall the literature brings up that switching barriers includes both procedural switching costs and financial switching costs (Shi, Chen, & Jian-mei, 2011). Factors that is shown to make the switching barriers high is learning costs, discounts, habits, time and effort, monetary costs, and risk-taking (Kuisma, Laukkanen, & Hiltunnen, 2007; CT Liu, YM Guo, CH Lee, 2011). High switching barrier will most likely lead to the customer staying with the provider thus to avoid the barriers that the customer needs to break trough (CT Liu, YM Guo, CH Lee, 2011).

When the switching costs are high a low satisfaction and low trust won't always motivate enough to make an effort to switch to another provider (Sharma & Patterson, 2000). In a study made by Reichheld (1993) it is shown that 65-85 % of the customers who were very satisfied had chosen to leave their provider. The authors points out the important fact that high switching costs have a moderating impact on the relationship between relationship quality and customer loyalty. Even though high switching barriers can lead to customer loyalty it is important that it is positive switching barriers and not negative thus is can hurt the relationship in the long run (Chung-Yu Wang, 2010). Humans are by nature lazy and according to Collan (2007) human choose the solution that demands the least effort.

Hypothesis 11: In customers with high-perceived switching cost, there will be a stronger relationship between relationship quality and customer loyalty when moderated by increased switching barriers

In the literature several authors provide empirical work showing that a positive perception towards the corporate image of the service provider will increase customer loyalty (Sergio & Jose, 2005). Altough even the strenght of the relationship between corporate image and customer loyalty is questionnaied by several authors. A high switching barrier could prevent the motivation to make an effort to switch to another financial provider. When a decision is taken by the customer a process in the mind of the customer will take place. The customer will put the effort that takes to make an eventually switch and compare it with the eventually benefits from switching. Wang (2010) shows in his study that when the image and attitude towards the service provider is low, the positive correlation between corporate image and customer loyalty will not be as strong compared to when the image is perceived as high. He further suggests that an increase in switching barriers could prevent the customer from switching competitor. Thus the psychological and physical costs are too high and could defect the motivation.

Hypothesis 12: In customers with high-perceived switching cost, there will be a stronger relationship between corporate image and customer loyalty when moderated by increased switching barriers

The model presented below is based on the hypothesis formed in the literature review. Where the background variables, ethical behavior, service quality, expertise and intimacy influences the intervening variables corporate image and relationship quality (H1-HH8). Corporate image and relationship quality in turn influences customer loyalty (H9-H10) thus it is moderated by switching barrier (H11-H12).

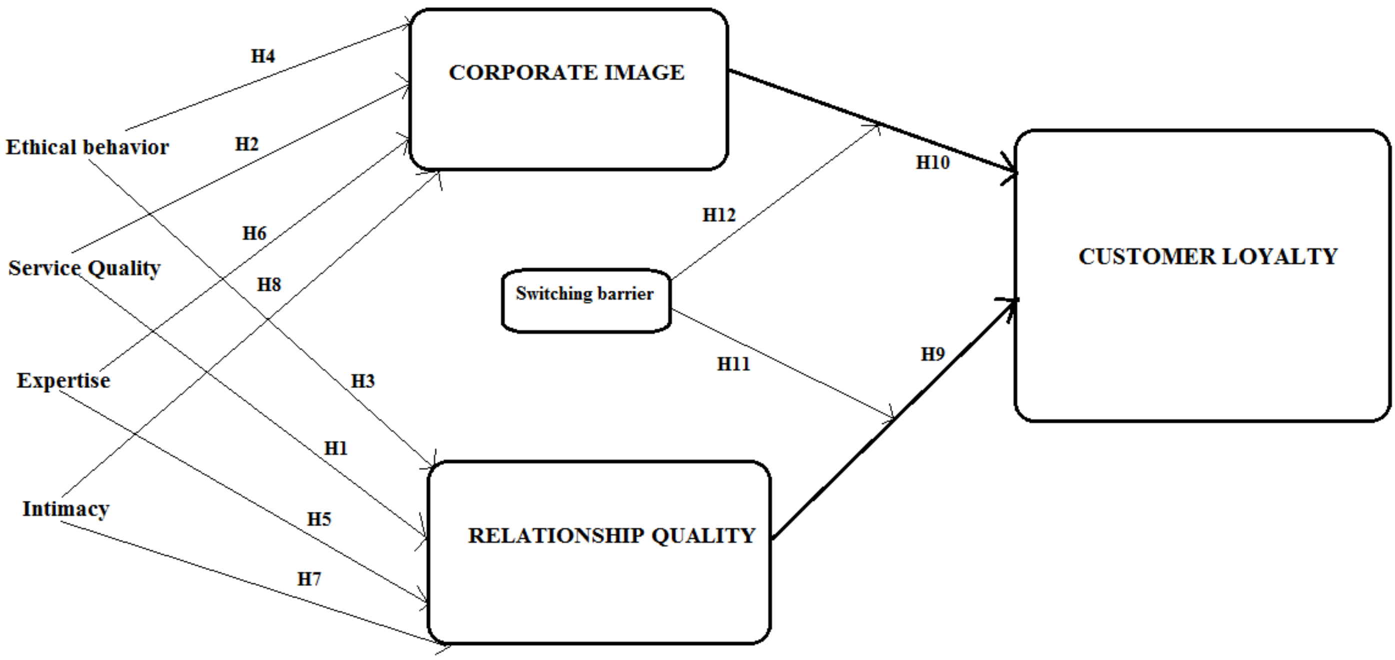

Figure 2.1 The model

3. METHOD

The model based on the hypothesis is tested by the help of a questionnaire sent out to SME companies in Sweden. All measurements used in the questionnaire are adapted by previous studies with all an acceptable Cronbach's α higher than 0, 7 (Nunnally, 1978). To keep the questionnaire as short as possible each variable was measures by three items with a seven – point likert scale. The questionnaire begins with the controlling variables followed by the dependent variables moving on to intervening variables and moderating variables and is closed up by the independent variables.

3.1 SAMPLING STRATEGY AND DATA

The questionnaire was sent out to 1400 SMEs in Sweden. The respondents were picked randomly from a list that contained addresses to SMEs in Sweden. Hence the list did not always contain the address to the owner of the company and the receiver of the questionnaire in the company was therefore asked to forward the questionnaire to the one who is responsible of the company's economy with the bank. The total response received from the outgoing questionnaires was 359. The questionnaire that was not properly filled was excluded and the analysis is based on finale 335 respondents. The majority of the respondents 46 % are operating in the service industry, and 16 % in health care and 12 % in manufacturing. The respondents' main financial banks are customers in the four big banks in Sweden. The four big banks (Association, 2011) contains of Handelsbank (28 %), Swedbank (23 %), Nordea (15 %) and SEB (12 %). Only 11 % have a regional bank (sparbank) as their main financial provider. In average the length between the SMEs and their main financial provider is 14 years. They meet their main financial provider in average 7 times every year and they have 11 employees and 12 MSEK in average.

3.2 MEASURES

Dependent variable – *Customer loyalty*

In this paper the dependent variable customer loyalty is intending to capture both attitudinal and behavioral loyalty. The attitudinal and behavioral measurements measuring customer loyalty have been frequently used by several authors. The attitudinal is measuring the attitude and the behavior is measuring the customer's behavior (Jacoby & Kyner, 1973). The attitudinal concept is defined as providing word-of-mouth and recommending their provider to others while behavioral is defined as the repeat purchasing (Aaker, 1991; Assael, 1998; Day, 1969; Jacoby & Chestnut, 1978, Kyner, 1973; Zeithalm et al., 1996; Tellis, 1988; Tucker, 1962).

Hence is suggested by the authors that loyal customer's gives recommendation to others when they are very satisfied, they prefer their primary company in front of others and a satisfied customer will continue purchasing. The three items used in this paper had an overall reliability of 0,891which is a little higher than the papers the measurements are captured from. Customer loyalty is measured by three items where two items the intentions to stay and word – of – mouth is adapted by CT Liu et al., (2011) and had a reliability of 0,75 and similar items used by Caceres & Pararoidamis (2007) had a reliability of 0,752. Similar items to capture the attitudinal loyalty were used by Aydin et al., (2005) although the behavioral as repeat purchase is included to measure loyalty and had a reliability of 0,824. The third item, behavioral as repeat purchase is adapted by Aydin et al., (2005). The items are measured using a seven-point likert scale from 1 (Strongly disagree) to 7 (Strongly agree).

Intervening variables

Relationship quality

In B2B market dimensions to measure the relationship quality are identified. Three dimensions have been frequently used to define relationship quality (Athanasopoulou, 2009). These are trust, commitment and satisfaction and are the mainly used dimensions to explain relationship quality (Athanasopoulou, 2009; Bejou, Wray & Ingram, 1996; Crosby et al., 1990; De Canniere, De Pelsmacker, R Gellens, 2009; Lagace, Dahlström & Gassenheimer, 1991, C-T, Liu et al., 2011).

Trust was measured by three questions adapted by Fletcher et al., (2000). A seven – point likert scale was used to measure the questions. The questions intend to capture the overall trust thus the author suggests that trust is priceless and will lead to the customer choosing their supplier thus they can depend and count on them. The respondent was asked to range how much they trust their contact person on the primary bank from 1 (very un trustable) to 7 (Very trustable), How much they can count on their contact person from 1 (Not very often) to 7 (Very often) and at last the respondent were asked to how dependable their contact person is considered to be from 1 (Very undependable) to 7 (Very dependable). The three items in this paper had a reliability of 0,925 which compared to Fletcher et al., (2000) is higher whom had 0,74. Similar items used by C-H Liu et al., (2011) had a reliability of 0, 88 and by Aydin et al., (2005) and had a reliability of 0,856.

The three questions measuring *satisfaction* was adapted by Fletcher et al., (2000) using a seven – point likert scale. The measurements intend to capture the overall satisfaction thus it is suggested by the author that a satisfied customer will not turn elsewhere to satisfy their needs. These items are in contrast with Fornell (1992) who describes satisfaction as the overall attitude the customer experiences after being in contact with the service provider. The respondent was asked how satisfied they are with their contact person in their primary bank from 1 (Very unsatisfied) to 7 (Very satisfied). How content they feel with their contact person from 1 (Not content at all) to 7 (Very content) and last the respondent was asked to how satisfied they are with their relationship with their contact person from 1 (Very unsatisfied) to 7 (Very satisfied). The measurements in this paper had a reliability of 0,933 which is similar to the papers that it’s been captured from. The three items by Fletcher et al., (2000) measuring satisfaction had a reliability of 0, 93 and Fornell (1992) using same measurements (1992) had a reliability of 0, 92, similar items used by CT Liu et al., (2011) had a reliability of 0, 90.

Commitment was measured by 3 items adapted from Fletcher et al., (2000) using a seven – point likert scale. The measurements intend to measure how committed the customer is with their contact person. Thus the authors suggest that a committed relationship is a strong devoted bond between the customer and the supplier and is hard to replace. The respondent was asked to range how committed they are to maintain their relationship with their contact person on their primary bank from 1 (Not committed at all) to 7 (Very committed). How dedicated they are towards their contact person from 1 (Very undedicated) to 7 (Very dedicated). At last the respondent was asked how devoted they are towards their contact person from 1 (Not devoted at all) to 7 (Very devoted). The three items by Fletcher et al., (2000) had a reliability of 0, 94. Similar items used by Wong et al., (2002) had a reliability of 0, 93 and Dimitriades (2006) had a reliability of 0, 95. The reliability in this paper has a reliability of 0,937 which is similar to the papers the three items are captured from.

Corporate image

The measurements to measure corporate image were adapted by Arendt et al., (2010). The three items intend to measure the overall image the customer have towards the bank and if they feel positive to be associated with the bank. Thus the authors suggest that the customer will choose the company they have a favorable image of in their minds when satisfying their needs. This is supported by Barich & Kotler (1991) who suggests that the strengths and weakness of the image needs to be identified to better understand how the image is perceived. Kennedy (1977) measures the image of the company by dividing corporate image into two concepts, the functional and emotional. The functional is easy to measure while the emotional is associated with psychological components such as feelings and attitudes. The measurements adapted by Arendt et al., (2010) measures how strong the image is towards the company, the measurements have an overall reliability of 0, 87. The measurements in this paper had a reliability of 0,924 which is similar to Wang (2010) who had a reliability of 0,91 and Ruyter et al., (1998) who had a reliability of 0,88. The respondent was asked to range how they feel about the company being associated with their primary bank from 1 (Very negative) to 7 (Very positive), the overall image they have towards their primary bank from 1 (Very negative) to 7 (Very positive). And at last the respondents were asked to range the bank's ability to live up to the respondents values.

Moderating variable – *Switching barrier*

In this paper the moderating variable switching barrier was measured as economic & physical costs required from the customer when switching to another bank. The measurement items intend to capture if the switching barriers are high. Thus is it suggested by Collan (2007) that humans are lazy by nature and will not make a move when the switching barriers are high. In overall the literature brings up that switching barriers includes both procedural switching costs and financial switching costs (Shi et al., 2011). The measurements used intends to capture factors that can make the switching barriers high such as learning costs, habits, time and effort and monetary costs (Kuisma, Laukkanen & Hiltunen, 2007; CH, Liu, 2011). Switching barrier in this paper is measured by three items adapted from Ranaweera et al., (2003). The respondents were asked to answer if they agree that changing their primary bank is costly from 1 (Strongly disagree) to 7 (Strongly agree), changing to another bank requires a lot of effort form 1 (Strongly disagree) to 7 (Strongly agree) . At last the respondent was asked if they might have changed their primary bank if they could do so without hassle from 1 (Strongly disagree) to 7 (Strongly agree). The measurements used by Ranaweera et al., (2003) had a high consistency with a reliability of 0,95, in the study by CH Liu et al., (2011) the items measuring switching barrier had a reliability of 0,77 and Wang (2010) items measuring switching barrier had a reliability of 0,88. In this current paper the items measuring switching barriers had a reliability of 0, 80.

Independent variables

Service Quality

Service quality was measured by three questions adapted from CT Liu et al., (2011). Thus the authors based their questions on suggestions by Grönroos (1984, 1988). Hence it is suggested by Grönroos (1984, 1988) that service quality is measured by comparing the expected service with the received service. In the literature measurements have been developed to define what service quality is, two models have been frequently used to measure service quality, one by Grönroos (1984) and the second one by (Parasuraman, Zeithalm & Berry, 1988). The model developed by Grönroos (1984, 1988) suggests that the quality of perceived service should be compared to expected service. The measurements developed by Parasuraman et al., (1988) are using the SERVQUAL model which aims to investigate the gap between perceived and expected service. Although the measurements by Parasuraman et al., (1988) have been criticized thus it is not industry specific. The measurements adapted by the authors are therefore based on Grönroos (1984, 1988) thus it is suggested to be better adjusted to the industry (Caceres & Pararoidamis, 2005). A seven – point likert scale was used to measure the three items. The respondents were asked to think about the overall experience the customer receives from their contact person from 1 (Very bad) to 7 (Very good) and the overall service provided by their contact person from 1 (Very bad) to 7 (Very good). The respondent was also asked to range how well their salesperson meets their expectations from 1 (Very bad) to 7 (Very good). CT Liu et al., (2011) items measuring Service Quality had a reliability of 0,89, similar items used by Yang (2004) measuring the overall perceived Service Quality had a reliability of 0,92. In this current paper the three items adapted by CH Liu et al., (2011) had a reliability of 0,954.

Intimacy

The items measuring Intimacy was adapted by Fletcher e(2000). To measure the three items a seven – point likert scale was used and intended to capture how close they are with their contact person in their primary bank. The items used by Fletcher had an overall reliability of 0, 88. The authors suggest that an intimated bond with their supplier will lead to a more open customer, which could make it easier to build up a strong relationship and create a favorable image. In the literature intimacy is measured as the overall psychological closeness to the provider (CT, Liu et al., 2011; Jones et al., 2000). Similar items are used by CT, Liu et al., (2011) and had a reliability of 0, 80, in this current paper the reliability of the items measuring intimacy was 0,888. The respondents were asked to range how personal their relationship is with their contact person in their primary bank from 1 (Not personal at all) to 7 (Very personal) and how close their relationship is with their contact person in their primary bank from 1 (Not close at all) to 7 (Very close.) The three items were measured using a 7 – point likert scale ranging 1 (Not very personal/close) to 7 (Very personal/close). The respondent was also asked to how often they would prefer to communicate with their contact person in their primary bank as an intend to measure how much they prefer being in interaction with their contact person. A seven – point likert scale was used ranging from 1 (Not very often) to 7 (Very often).

Expertise

Expertise was adapted by Doney et al., (1997). To measure the three items a seven – point likert scale was used. The respondents were asked to answer if they feel that their contact person in their primary bank is knowledgeable about the products offered by the bank, and had an overall reliability of 0, 79. Although all three items were not adapted by Doney et al., (1997), instead two suggestions by Bennett & Robson (1999) was used were they claim that SMEs who receive advices from their adviser in the bank about the branch they operate in are more satisfied. This is supported by Crosby et al., (1990) who measures the expertise of the salesperson with the competencies in the service and the salespersons ability of giving specialized advices. The respondents were therefore asked to range if their contact person in their primary bank can provide useful advices concerning the branch the company operates in from 1 (Not very often) to 7 (Very often). The respondent was also asked how important it is for the respondent to have a knowledgeable adviser concerning both the products offered and the market they operate in from 1 (Not important at all) to 7 (Very important). The items used by Crosby et al., (1990) had a reliability of 0, 88, the items adapted by Doney et al., (1997) had a reliability of 0, 79 in their study and the items of Doney et al., (1997) was used by Lie et al., (2001) and had a reliability of 0,81. The items measuring expertise in this current study had a reliability of 0,727.

Ethical behavior

The three questions concerning ethical behavior were based on idée's from Lagace et al., (1991). The overall measurements measuring ethical behavior by Lagace et al., (1991) had a reliability of 0, 93. The measurements provided by Lagace et al., (1991) have been frequently used by other authors such as Sergio et al., (2005) and had a reliability of 0,78. The current study had a reliability of 0,846. The measurements is assessed in if the salesperson is seen as customer or sales oriented. Several authors measure an ethical behavior with fair play, honest and full disclosure (Robertson & Anderson, 1993; Sergio & Jose, 2005). The items measuring ethical behavior is very often phrased using a negatively expressions in the literature (Lagace et al., 1991; Honeycutt et al., 2001). The questions adapted by Lagace et al., (1991) were rephrased as it was considered to avoid any negativism directly in the questions. The question by Lagace et al., (1991) was rephrased from "Sells products/services people don't need" to "In your opinion how well your contact person's recommendation of products matches the company's needs". A seven – point likert scale was used to measure the question asking the respondent to range from 1 (Not matching at all) to 7 (Very matching). The respondents were also asked if their contact person is trustable to not leave any important information about the products recommended by their sales person in their primary bank. A seven – point likert scale was used from 1

(Not very trustable) to 7 (Very trustable). Thus it is suggested by Lagace et al., (1991) that salesperson very often exaggerates the features and benefits of the product to make a higher selling rate. The third question was based on suggestion by Donaghy (2002), where he claims that the complaints from the banks customer about the salespersons lack to keep their privacy are high. A question was therefore asked to the respondents to how well their contact person keeps their privacy safe, using a seven – point likert scale from 1 (Very bad) to 7 (Very good).

Control variables

The control variables in this paper consist of size, branch, frequency and length of relationship. The respondents is contained by SMEs, to control that the respondents contained of SMES, control variables such as amount of employees and annual turnover was included in the questionnaire. The definition of SMEs in this paper is based on the European commission. It is based on the latest definition where SMEs are defined as fewer than 250 employees, annual turnover that does not exceed 50 million Euros and the annual balance sheet not exceeding 43 million Euros (European Commission, 2003). To measure the length of the respondent with their primary bank the respondents were asked to answer how long they have been customer in their primary bank. The frequency of amount of meetings was used thus it is suggested that the quality of the relationship increases as the interaction increases (McEwen, 2005; Vargo et al., 2008). The respondents were asked to quantify how often they have been in contact with their contact person in the bank one year from now. The period was written in the questionnaire (2011-05 – 2012-05) to assure that the respondents all answer in the same period. The respondents were also asked to number the amount of times they come in contact with their adviser in the bank in average every year as it is suggested that factors such as intimacy is achieved only by repeated interactions (Vargo et al., 2008). Since the use of technology has increased (Levesque et al., 1996) the contact between the SME and their personal adviser does not only concern personal meetings thus it also includes contact trough email and the phone. The respondents were also asked to name the industry they are operating in as it is suggested that the independent variables is valued different dependent on the industry (Ruyter, Wtzels, & Bloemer, 1998). The industries included in the questionnaire as option for the respondents was based on suggestion from dagensidustry.se. These industries were: Manufacturing, primary products, finance, health care, media, consumer, telecom, service and others.

4. RESULTS AND ANALYSIS

The analysis of the data and to test the hypothesis in this study is made with the help of Pearson correlations, t-test and hierarchical linear regressions. The results have lead to two changes, thus the results of the variables gave an indication of highly significant correlation. The first change was between service quality and relationship quality, service quality was included in the concept of relationship quality. Service quality is often studied as an antecedent of relationship quality (Athanasopoulou, 2009) and was therefore argued as an antecedent of relationship quality in this paper. The change made in this study can be explained by a study made by Rauyren et al., (2007) where empirical work is provided showing that service quality has an impact on customer loyalty in the B2B market thus service quality is important when the interaction between the customer and the supplier is high. To attract the customer to several interactions a high service quality needs to be provided. Service quality's impact on customer loyalty is established hence the results are mostly provided in B2C and limited in B2B and should be expanded (Rauyren & Miller, 2007). Hypothesis 1-2 is therefore not tested because of the outcomes of the results.

The second change is based on factor analysis shows that ethical behavior (factor loading, 0,876), expertise (factor loading, 0,911) and intimacy (factor loading, 0,875) measure the same thing and should not be measured separately. The three variables were therefore extracted to once concept and named professionalism.

The correlation matrix below indicates highly significant correlations among a lot of the variables included. Thus majority of the respondents were operating in three industries (Service, manufacturing, health care). The strongest correlation is found between relationship quality and professionalism. Switching barrier is as expected negatively correlated with relationship quality, corporate image and customer loyalty. This indicates that when the switching barrier increases it results in decrease in the level of relationship quality, corporate image and customer loyalty. Tabachnick and Fidell (2001) recommend a cut-off point at 0, 7 although Pallant (2005) claims that a correlation at a cut-off point of 0, 9 will work. Although one could discover multi-collinearity issues when performing regression analysis and observing tolerance values. This was not an issue in this study thus the models were tested for mulit-collonearity and all models passed the test for having a tolerance varied between 0,871- 0,984.

Table 4.1 Mean, Standard Deviation (SD) and Correlation

Variable	Me:m	SD	1	2	3	4	S	6	7	8	9	10	11	12
I. Professionalism	4.58	1.368												
2. Relationship quality	4.92	1.631	.868***											
3. Corporate image	4.92	1.584	.739***	.796***										
4. Switching bmier	4.17	1.707	-.083	-.165**	-.162**									
5. Loyalty	5.14	1.724	.670***	.771***	.839***	-0.207***								
6. Size employees	10.59	23.623	.082	.102 t	.114*	.004	.064							
7. Size turnom	12010.71	30624.763	.057	.092 t	.103	.1}49	.048	.595***						
8. Frequency recent year	7.66	9.604	.305***	.292***	.188***	. 4	.160	-.018	.019					
9. Frequency arerage	7.27	8.708	.321***	.302***	.181***	.076	.160**	.OlS	.065	.872***				
10. Lenght of relationship	13.53	10.986	.069	.132*	.068	-.I06	.140*	.105t	.075	-.073	-.079			
11. Sen-ice industry	.47	.S00	.047	.0SS	.0SS	.,042	.018	.066	.058	.064	.075	-.008		
12. M:mufcaturing industry	.12	.328	.036	.012	.012	-.021	-.021	-.003	-.047	.040	.049	-.04	-.358***	
13. Health care industry	.16	.371	.011	.015	-.016	-.013	-.012	-.038	-.020	-.084	-.091	-0.013	-.416***	-.166**

Note: N= 335 t p < 0.10 • p <.05 **p <.Ol ...p <.001

Table 4.2 Hierarchical Regression results for the relationship between Professionalism, Relationship quality and Corporate image

		Model 1 β (t) Corporate image	Model 2 β (t) Relationship quality
	Constant[a]	0,854 (4,029**)	0,021 (0,133)
Control-Variables	Length of relationship	0,015 (0,418)	0,077 (2,819**)
	Size	0,060 (1,634)	0,037 (1,349)
	Frequency	-0,021 (-0,553)	0,053 (1,847*)
	R^2	0,058	0,119
	F for R^2	6,500***	14,396***
Step 2	Professionalism	0,756 (19,597) ***	0,848 (29,778) ***
	Overall R^2	0,573	0,768
	Overall F for R^2	106,742***	262,451***
	ΔR^2	0,516	0,648
	F for ΔR^2	384,053***	886,702***

Note: N=335

a. Unstandardized coefficient
† p <.10
*p <. 05
** p < .01
*** p < .001

In table 4.2 two models are presented. Model 1 investigates professionalism influence on corporate image and model 3 investigates professionalism influence on relationship quality. The control variables are included in both models. Hypothesis 3-8 are accepted thus as shown in table 4.2, professionalism has a positive relationship with both corporate image (β = 0,756, p<.001) and relationship quality (β = 0,848, p<.001). Professionalism has a higher beta value and a stronger influence on relationship quality (0,855) compared to corporate image (0,759). As the table shows none of the control variables in the total of model 1 are significant compared to model 2 where the length of the relationship and the frequency of how often they meet is shown to be significant. Hypothesis 3-8 is also supported by T-tests showing that there is a significant difference in perceived relationship quality between the groups who perceived professionalism as low and high. The group who perceives high professionalism from their contact person has a higher level of perceived relationship quality compared to the group who does not perceive high professionalism from their contact person. The group that perceived high professionalism does also have significant higher positive perception of the corporate image compared to the respondents who perceive low professionalism. The result posits that a higher level of perceived professionalism will result in higher level of relationship quality and higher level of positive perceived corporate image.

Table 4.3 Hierarchical Regression results for the relationship between Relationship quality, Switching barriers and customer loyalty

		Model 3 β (t)	Model 4 β (t)
		Loyalty	Loyalty
	Constant[a]	1,041 (5,371***)	1,234 (5,743***)
Control-Variables	Length of relationship	0,028 (0,800)	0,032 (0,924)
	Size Frequency	-0,020 (-0,563)	-0,020 (-0,583)
	Switching barrier	0,074 (2,017*)	-0,059 (-1,593)
			-0,073 (-2,037*)
	R^2	0,056	0,124
	F for R^2	6,306***	11,259***
Step 2	Relationship quality	0,805 (21,816) ***	0,786 (20,663***)
	Overall R^2	0,622	0,627
	Overall F for R^2	130,750***	106,467***
	ΔR^2	0,566	0,503
	F for ΔR^2	475,917***	426,969***

Note: N=335

a. Unstandardized coefficient
   † p <.10
   *p <. 05
   ** p < .01
   *** p < .001

In table 4.3 two models are presented, in model 3 the influence of relationship quality on customer loyalty is investigated. In model 4, switching barrier is included. The control variables are included in the both models. Hypothesis 9 is supported as shown in model 3, the relationship between relationship quality and loyalty is positive and strong. In model 4 where the switching barrier is included the result shows that switching barrier has a negative influence on customer loyalty. The respondents were divided into two groups where one group perceive the switching barriers as low (N=176) and the second group perceives the switching barriers as high (N=159). T-test was carried out on the two groups and results shows that there is a significant difference in level of perceived relationship quality between respondents who perceive the switching barriers as low and the respondents who perceive the switching barrier as high. The respondents who perceive the switching barriers as low has a significant higher level of perceived relationship quality compared to the group who perceives the switching barriers as high.

Table 4.4 Hierarchical Regression results for the relationship between corporate image, Switching barriers and customer loyalty

		Model 5 β (t) Loyalty	Model 6 β (t) Loyalty
	Constant[a]	0,525 (2,982**)	0,508 (2,513*)
Control-Variables	Length of relationship	0,081(2,673**)	0,084 (2,767**)
	Size	-0,039 (-1,277)	-0,039 (-1,303)
	Frequency	0,011 (0,349)	0,012 (0,392)
	Switching barrier		0,006 (0,174)
	R^2	0,055	0,119
	F for R^2	6,235***	10,766***
Step 2	Corporate image	0,836 (27,157) ***	0,838 (25,760***)
	Overall R^2	0,713	0,714
	Overall F for R^2	199,745***	159,159***
	ΔR^2	0,658	0,595
	F for ΔR^2	199,745***	656,749***

Note: N=335

a. Unstandardized coefficient
   † p <.10
   *p <. 05
   ** p < .01
   *** p < .001

In table 4.4 two models are presented, model 6 compared to model 5 has switching barrier included. The control variables are included in both models. The results show that there is a positive relationship between corporate image and loyalty in model. In model 6 the variable switching barrier is included, the results shown that switching barrier has no influence on customer loyalty and the change in beta value between model 5 and 6 for corporate image is not as high as in the change in the beta value for relationship quality between model 3 and 4 where switching barrier was shown to have an impact on loyalty. The control variable length of relationship is shown to be significant in both models. T-tests were carried out and the results indicate that the group of low-switching barrier has a significantly higher positive perception of the corporate image compared to the group of high-switching barriers.

In a model where corporate image, relationship quality, control variables and switching barriers are interacted all together in one model to investigate its influence on customer loyalty it is shown that switching barrier has no impact, corporate image has the biggest impact with a beta value of 0,608 and relationship quality has a beta value of 0,296, none of the control variables is shown to be significant except the length of the relationship.

Results from regression analysis further shows that the relationship quality has a beta value of 0,744 in the group of low-switching barrier and the group of high-switching barrier has a beta value of 0,817. The beta value of corporate image in the low-switching barrier group is shown to be 0,807 and in high-switching barrier group it is shown to be 0,729. To test if there is a significant difference between the low and high switching barriers beta value, the Fishers Z transformation method was applied. The results show that there is no significant difference between the beta values of the four groups. Hypothesis 11-12 is therefore rejected.

Table 4.5 Hypothesis results	Conclusion
Paths	
H1 Service Quality ⟶ RQ	-----
H2 Service Quality ⟶ CI	-----
H3 Ethical behavior ⟶ RQ	***Supported***
H4 Ethical behavior ⟶ CI	***Supported***
H5 Expertise ⟶ RQ	***Supported***
H6 Expertise ⟶ CI	***Supported***
H7 Intimacy ⟶ RQ	***Supported***
H8 Intimacy ⟶ CI	***Supported***
H9 RQ ⟶ Customer loyalty	***Supported***
H10 CI ⟶ Customer loyalty	***Supported***
H11 Moderating effect of SB on RQ ⟶ Customer loyalty	***Rejected***
H12 Moderating effect of SB on CI ⟶ Customer loyalty	***Rejected***

Note:
RQ = Relationship quality
CI = Corporate image
SB = Switching barrier

5. DISCUSSION

The study aimed to investigate factors influencing customer loyalty in B2B market. The focus was put on the SMEs established in Sweden and their main financial provider. SME was chosen thus it stands for an important role of the countries growth and 99 % of all companies in Sweden contains of SMEs (European Commission, 2003). Besides the high amount of potential SMEs customers for the bank, SMEs are known to grow with time and are therefore a highly attractive group by the banks (Allen N & Lamont K, 2011). What SMEs value to remain loyal is therefore of high interest to banks. Hence banks operate in an industry where the products between the providers are very much the same, to attract customers and achieve customer loyalty is therefore highly dependent on factors other than the products (Levesque & McDougall, 1996).

This study provides one model containing attractive and relevant factors by the SME customers, thus the factors have very often been studied separately with divided results provided by the authors. The structure of the model is based on existing knowledge where the relationship between relationship quality and customer loyalty is broadly investigated in the literature although the authors are not unified on its impact on loyalty. The same goes for the relationship between corporate image and customer loyalty. The use of service quality as a dimension to relationship quality is also highly limited and suggested by the authors to be expanded in interaction with several variables to see its impact (Rauyren & Miller, 2007). The moderating effect of switching barriers on relationship quality has come with different results in the literature and the moderating effect on corporate image is highly limited. The mixed results could depend on the background variables influencing it, the contribution of this model are therefore of high importance thus it is adjusted to the banking industry (service based industry) and the attractive group contained of SMEs. The results in this study provide the chain starting from the background variables moving on to the intervening variables and the final impact it has on the outcome of loyalty. It was argued that expertise, ethical behavior, intimacy and service quality influences corporate image and relationship quality. Corporate image and relationship quality in turn will lead to customer loyalty and switching barrier has a moderating effect on the link between corporate image and relationships quality’s impact on customer loyalty. Thus the findings in the results lead to some changes hence all hypothesis are not supported.

The first contribution of this study contains of the methodological contributions where two changes was made. The first change was made in the background variables. In the existing literature the factors *ethical behavior, expertise and intimacy* have been studied separately although in this study it is argued to be extracted to one concept going under the name professionalism. Professionalism influences relationship quality and corporate image which in turn leads to customer loyalty. The second change was made by adding the background variable *service quality* into the concept of relationship quality. The results provides empirical work showing that even though service quality is very often given the role as an antecedent of relationship quality it should go in the concept of relationship quality in the banking sector thus it is highly valued by the SMEs customers.

Being professional in a service based industry is important. The SME customer wants to know that their provider has the competence, and feel that their contact persons understands their business and can adjust the advices accordingly. Being professional comes with being able to deliver an ethical behavior. SME customers value an ethical behavior thus they do not want to be associated with a bank that could affect them negative. Being in collaboration with companies that does not deliver an ethical behavior could start a negative chain where it could lead to the SME losing their own customers by showing they are in collaboration with unethical companies. Therefore for the SME customers to not harm their own corporate image it is important to work together with companies that are professional and have an ethical behavior which is no longer a hesitant demand from the customer. The contact person is therefore recommended to implement a low selling technique. Intimacy comes with higher level of relationship quality and a positive association of the corporate image, although this is not the easiest achievement. Being professional comes with being able to create intimated relationships with their customers. The more professional the contact person is the more the contact person will be able to create an intimated relationship with their customers. Delivering high professionalism will lead to the SME customer perceiving a higher level of quality in their relationship and having a positive image of the bank. In a service based industry the primary value might not be the products hence as shown in this study, being professional is a crucial factor for the SME customers. In contrast with the existing literature where the factors usually are studied separately it is shown in this study that the broadly investigated factors corporate image and relationship quality can be explained by professionalism. The background variable gives a better understanding to what is behind corporate image and relationship quality.

As the literature shows relationship quality has a positive influence on customer loyalty. Although what is interesting is when relationship quality is interacted with switching barrier, the beta value of relationship quality decreases (from 0,805 to 0,786) and switching barrier is shown to have a significant negative impact on loyalty. The second contribution is consistent with several authors (Crosby et al., 1990; Nguyen & Leblanc, 1998). In a branch where the products are the same thus the products are easily adapted (Wilkinson & Balmer, 1996) relationship quality is one of the primary values for the customers to remain loyal. In a market where there are many providers, switching barrier will impact the customer negative thus switching barriers can be eliminated by the competitors. It is important for the suppliers to realize that a SME customer who feels that the service quality is high, has a high level of satisfaction, trust their supplier and feels committed will also feel more loyal compared to the SME customers who don’t receive the relationship quality as high. The SME customers meet their provider in average 7 times every year where they share their business economy and information about the company, having a good relationship is important to feel open and comfortable.

The third contribution is the strength of corporate image. Corporate image is shown to have a stronger impact on customer loyalty compared to relationship quality. Switching barrier has no impact on customer loyalty in the model with corporate image compared to relationship quality. The strength of corporate image is consistent with Andreassen & Lindestad (1998) whom suggest that corporate image is the primary tool to create customer loyalty. Corporate image is the strongest driver when strategies is build up and the primary focus should be put on building attractiveness in the brand. A customer who has a strong association with the brand will eliminate the effect of switching barriers on customer loyalty.

In the literature there have been mixed results where some authors claim a strong moderating effect (Lee et al., 2001; Hauser et al., 1994; Aydin et al., 2005) and some claim no moderating effect (Babalanis et al., 2006; Burnham et al., 2003; Sharma et al., 2000). The fourth contribution is a very important contribution hence the results shows that there is no moderating effect of switching barriers between relationship quality, corporate image and customer loyalty. The psychological bonds that are created between the contact person and the customer are stronger than the effect of switching barrier. The very interesting fact that switching barrier is not strong enough to make the SMEs stay when the switching barrier is high is important information to take into consideration for the banks. Hence SMEs meets their financial provider every other month, in a service based industry they value a professional staff that contributes to higher level of relationship quality and corporate image which in turn will contribute to loyalty where switching barrier has no moderating effect.

To get a better understanding under which conditions the argued relationship between the variables was operating in, the models contained control variables which gave several explanations, most of the was in consistent with what was expected. Under which conditions the argued relationships between the variables are operated in was tried to be explained by the control variables added in the models to get a better understanding. As the results shows, how often the financial provider and the customer meet had an effect on relationship quality's influence on customer loyalty. This is consistent with Saavedra et al., (1999) and Agustin et al., (2005) who suggests that sustainable relationships such as long-term relationships come with spending valuable time together. Although when switching barrier is added to the model, the control variables do no longer have an importance. As suggest by Fombrun & Shanley, (1990) that a strong favorable image is build up with time were a comfort is build up is also shown in the results of this study where in the relationship between corporate images, switching barriers and customer loyalty the length of the relationship was shown to be of importance. Interesting results shows that the relationship between professionalism and relationship quality there are two control variables that is of importance. Both the length of the relationship is of importance and how often they meet. This is in contrast with the results of the relationship between professionalism and corporate image were none of the control variables is of importance. This could be explained as suggested by Levesque & McDougall, (1996) that the perceived image of the bank is strongly influenced by word-of mouth from family. A positive corporate image does not necessarily have to come through the interactions with the contact person thus the positive word-of mouth has a big effect.

5.1 IMPLICATIONS

There are several important implications contributed in this study, the positive results showing that the non-monetary investments with their SMEs customers will lead to higher level of customer loyalty. The effect of switching barriers is negative on customer loyalty. Switching barrier is not associated with a positive perception among the respondents. The results showing that there is no moderating effect of switching barriers leads to the conclusion that high switching barriers will not lead to dissatisfied customers staying with their financial providers. The role of switching barriers is not strong enough to have a moderating role on SME customers. Thus they have higher demands, knows what they require and switching barrier will not be an obstacle for the SME customers. In contrast with Kim et al., (2004) who recommends to put high switching barriers it is instead in this study highly recommended to not put high switching barriers thus it will lead to a decrease in customer loyalty which could harm the company by several ways such as the customers spreading bad word-of mouth. The results could also be an indication that switching barriers is not a problem today as it can be easily eliminated by the competitors. In a service based industry the level of professionalism from the provider is crucial. The SME customer whom puts their financial assets in the bank want to feel it is in the hands of professionals. Where an unethical behavior will not be accepted by the SMEs hence it will lower the perceived image which is a very strong tool to differentiate themselves from other banks. The SME customers having a relationship with unethical bank could further harm the reputation of the SME. This study gives a better understanding to why corporate image and relationship quality's impact on customer loyalty is shown to be of high value in the existing literature. SME customer have a constantly interaction with their provider and in a service based industry the products cannot be used as the primary attractiveness to new potential customers. Providing a model that contains background variables , intervening variables and moderating variable to explain customer loyalty is of outmost importance specially for the banks when the strategies is build up. Gatherings important relevant factors under one umbrella will make it easier for the banks to get an overview to which role each factor has in relationship with each other.

5.2 FUTURE RESEARCH

The use of professionalism is shown in this study to work on SME customers and is relevant in the B2B market, although its impact in other industries should be tested. The model should also be tested on the banks bigger customers to see there is a different outcome on the results thus SMEs might have a higher interaction with their contact person compared to the bigger companies. The results in this study is of no use if the contact persons does not apply it in their strategies with the customers, it is therefore recommended to investigate how well the contact persons in the banks knows their SME customers and what they value and compare if it is in consistent or in contrast with the results provided in this study.

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