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Price as a determinant to Customer Satisfaction and Customer Retention in Malaysia Commercial Banks

Chim Weng Kong[1], Maria Abdul Rahman[2]

University Utara Malaysia
Corresponding Author Email: 69.wkchim@gmail.com

Abstract

Customers are the main source of revenue for the organization to grow and remain competitive in the market. Attracting new customers is no longer the main objective but customer retention is. Unless the business organization owner is not interested in growing the business, customers are not important anymore to the organization. Customer retention strategy has been in the mind of different business industries decades ago even in the banking industry. Other business industries aware of the benefits of customer retention where it provides a stream of income back to the firm and price will be the sole contributors to generate revenue.

Price has a direct effect on the bank's revenue and the operating cost can bring down the profit. If the banks set too high of the pricing, existing customers may choose to move to competitors and at the same time, banks will not able to attract new customers. Changes in customer's demography in terms of income and educational background may possibly change the way customers look at pricing. If the customers notice that a competitor is offering a better price for the same product, the bank could lose the customer permanently. The notion of marketing specified that in order to achieve success, the organization should identify the needs and wants of customers to achieve customers' satisfaction where competitors will not able to compete.

Keywords: Customer Retention; Price; Customer Satisfaction; Banks

Introduction

Business solely relies on revenue generated and how well the firm management control and manage the operating cost. The firm's revenue is derived from existing or new customers whose repeat purchase or initial purchase of products or services where the performance of the firm is concerned. The cost of obtaining new customers is five times more compared to retaining satisfied customers and a two percent increase in customer retention has the same effect on profits where the cost is reduced by 10% (Hundre, Kumar, and Kumar, 2013). Generating increasing revenue and reducing the operation cost make banks consistent with their performance and subsequent growth as well.

Coussement (2014) there is a huge impact on customer lifetime value if the firm successfully manages customer retention where it has been widely researched for the purpose of fulfilling the firm's profit. Firms that won is the firm who has built the value of its customers and recognize the contribution of each customer in the context of revenue. This is a great challenge to the management to comes up with a customer retention strategy where it reduces the rate of decreasing in the firm's revenue. It is agonizing to see customers shifting to competitors due to competitors able to initiate pull factors and the application of retention strategy to retain their existing customers through various strategies.

Foremost, the relationship must be built before any involvement of business dealing. It is not a gruelling task to enforce customer retention strategies. Rather employees need only go extra efforts by doing it right with great impression in terms of a relationship from the instant customers walk-in. Customer retention has been introduced to the market for decades and there are no one concrete constructs that can be applied on how to retain customers for multiple industries. Simply, customer retention is is about the lifetime of the customer's relationship with the firm (Hettiarachchy and Samarasinghe, 2016). During the tenure, banks can introduce additional products to customers where financial planning is a concern and identify any weakness on the products or services for immediate rectification and no repeatable scenario. The financial needs of customers may differ, and banks can sell the service products based on the needs from the continuation of the relationship.

Alnsour (2003), summarize customer retention as "relationship continuation and it is not only for short term but developing long term relationships which lead to the generation of further business". Commitment by customers to repeat purchase allows the company to continue to receive the stream of revenue without much spend on advertisement for awareness and reminder to customers other than saving the operation cost. To avoid customer's move to competitors, banks rely on many factors to retain any existing customers which not just only from the marketing team but the front-line employees of the banks.

Customers can easily move from one bank to another to obtain more suitable products with which banks able to fit them well. As such, customer retention can play a significant role in the marketing strategy based on the huge researches done from the past decades old. On the management, they must realize the importance of customer retention due banking industry is in a saturated condition and in order to be ahead, banks should continuously monitor the market belligerently and quicken the introduction of retention strategies (Mecha, Martin, and Ondieki, 2015).

Hundre et al. (2013) annotate during the 1990s the bulk of marketing activities was focusing on attracting new customers compare to the current strategy. Now it is more on focusing on maintaining existing customers which becomes a priority. According to the authors, when customers remain longer tenure with the bank, the bank able to gather and understand in detail about the customer for the purpose of customizing the service which creates difficulty for customers to lure away by competitors. It is also an opportunity for the bank to charge premium pricing through personalized service where competitors difficult to offer.

For customer retention by the bank, customer loyalty is important, especially in the service industry that leads to increase profits through repeat support, insensitivity on price and positive word-of-mouth (Lymperopoulos, Chaniotakis, and Soureli, 2013). They also postulate that there are constant changes in the financial industry in terms of competition and consumer behavior where there is an increase in customer shifting to competitors. On the other hand, banks' marketer tries to stop customers from shifting to other banks for survival and profitability.

As define by Ndubisi (2012) loyalty is the action or activities of customers agreed to re-visit and the obligation to conduct repeat purchases from the same organization although it is possible influential from competitors. Similar definition given on customer retention, "generating of further business", loyalty is about customers stick to the same service provider for repeat purchase. And customer retention is about action to be taken by the service providers to retain the customers. Therefore, for this conceptual paper, the terms of customer retention and loyalty will be used interchangeably.

Lymperopoulos et al. (2013) postulate that there are many customers who shift to another bank and price is one of the main reasons. Report prepared by Ernst and Young (2012) customers dissatisfied due to high fees impose by the banks which is the main driver of customer shift to another bank. Customers are demanding for a clearer communication and transparency regarding fees and charges and better interest rate imposed by the banks. From the report, 56% of customers cited high fees is the reason they left the present bank and going forward, 14% have the intention to shift. Action taken by customers affect the performance on some of the banks and it can be seen from the sample of individual bank's yearly financial report. The declared profit has been fluctuating (appendix A) and in some scenarios, lower-ranking with less customer base performed better than the higher-ranking bank. In addition, some banks' performance was less profitable compared to the preceding year. Therefore, customer retention strategy, with suitable construct such as pricing must be in place for retaining customers.

In Indounas (2014) research, the most gruelling decisions need to be made in the service industry is how to determine the price in the market and there is a scarcity of the related empirical research on the strategic aspects of the decision making in price. Banks need to be cautious about deciding the price of deposits and loans where a small percentage makes a sign to the customer or to the bank part. In competing in price, banks must understand the basic needs of customers and the price where the bank is offering will not be easily available from competitors.

Kaura, Prasad, and Sharma (2015) one of the most important elements of customers on deciding to make a purchase is the price and perceived price and fairness act as an important role in choosing a bank. This price structure in the banking industry is relatively complex compared with other service businesses such as education and hotel. Price offers by the banks may affect to some customers but not necessarily all since customers come from different backgrounds due to influence by friends or relatives and income.

Kombo's (2015) economic satisfaction of customers such as interest rate and bank charges (price) is one of four factors to assess customer's satisfaction. The other three are branch satisfaction, access to internet banking and lastly is the availability of automated teller machines. According to the author, price is the second factor why customers satisfy and concurrently price is the reason why customers shift their accounts to competitors. When customers are satisfied, customers will be loyal to the bank. Customers can spread positive word-of-mouth on behalf of the bank to the public and they will be 'spoke person' for the bank.

Literature Review

Customer retention is all time affair and involves almost all the employees from the top management down to the counter employees where serving customers is the main duty. Management may have a brilliant proposition on how to retain existing customers. It will be a failure if this proposition does not turn into action and pass it down to the whole team with clear communication. At the same time management must have constant monitoring and evaluation activities to combat with competitors and focus strategically on customer retention.

Mecha et al. (2015) there are countless researches trying to investigate the effectiveness of customer retention strategies. Past researches have put forward several strategies that are most effective such as customer service and product differentiation for banks to be competitive and accentuate price plays an important part in customer retention as well.

There are numerous past researches on the effect of pricing in term of customer retention (Hundre et al., 2013), switching behavior (Vyas, 2013), price satisfaction in managing relationship (Lymperopoulos et al., 2013), customer satisfaction and loyalty (Hassan, Hassan, Nawaz, and Aksel, 2013), the role of price satisfaction (Lymperopoulos et al., 2013) and customer loyalty in Malaysia business industry (Rasheed and Abadi, 2014). Therefore, Coussement (2012) the idea of customer retention has been growing and resulted in an increase of interest by academicians and business owners. Researcher never stops searching the right strategy to produce the best construct and banks management must ensure the commitment by their employees by taking a proactive approach by solving any problem before a customer turns into a former customer.

There will be a total failure if there is no commitment from the employees even with attractive products to be sold. In Alnsour (2013) research, highlight relational strategies used by banks able to achieve customer retention and link to the profitability where the contribution of internal marketing is important for achieving retention. There are a few factors that need efforts from employees to actualize the relational strategies such as communication, trust, confidentiality, commitment, closeness, and loyalty. All the factors contribute greatly to customer retention as the banking business needs a secure environment for customers. Customers would not like their financial standing leak out to a third party. The lesser customers move their accounts the better even if competitors having the same products.

Majority of the banks in Malaysia are offering similar products and the product developments are easily imitated with nearly identical in terms of the features. However, banks still need to sell their products and thereon banks are looking for ways and means to reach out as many customers as possible to sell its products through various channels. Chang and Zhang's (2016) research on the multichannel distribution as it is increasingly endemic in recent years due to every bank wants to have a share in the banking industry business. According to them, now firms interact with customers through brick-and-mortar stores, catalogue, emails, online, mobile platforms and presently the most convenience is internet banking.

For the present market, banks rely heavily on the self-service terminal and online internet banking. It is a great channel of distribution as it can be done anywhere and at any time of the day. Nevertheless, banks must ensure the internet banking is available without any drawback and Chang and Zhang (2016) online channel of distribution is the most effective in keeping existing customers, thus serving the purpose of retention. Internet service is the most appropriate method of avoiding interruption of service delivery.

In the research by Wang, Hsu, and Chih (2014) which touch on the service failure or how service recovery satisfaction influences the relationship quality behavior in the banking industry. Service failure is unavoidable in the service industry and when this happened, it is crucial to initiate service recovery as service recovery satisfaction helps in retaining customers. Their research results did not show a significant effect of service recovery satisfaction on purchase intention, but the effect of relationship quality mediates the effect of service recovery satisfaction on purchase intentions.

Lymperopoulos et al. (2013) have conducted a research to gain a thorough understanding of the direct effect of price satisfaction by using various dimensions on why bank customers shifted their account to competitors and the reason is due to their behavior. Another research by Colgate and Hedge (2001) (as cited by Lymperopoulos et al., 2013) found that mistakes or other technical problems, interaction problem between the service employee and customer, service recovery failures, “denied services”, inconvenience and pricing problems (fees and charges associated with the service) are all major reasons why customers move their account to other banks. This research touch on the interaction and pricing problem which causes the reason why customers shift. It has been the core point for the banks' management to prioritize communication skills when employees communicate with customers from the moment they walk into the bank.

Keaveney in 1995 (as cited by Vyas and Raitai, 2014) suggested the first framework on customer switching behavior in the service industries. The causes of customers shift due to several reasons and categorized into inconvenience, services delivered and pricing. Mat Zaib, Bazin, and Mustaffa (2013) basically, price is one of the significance marketing gimmicks that able to enhance profits and influence customers' demand. As such, retailers or firms must know how to administer pricing decisions such as offering temporary price discounts and which type of products will be going to enjoy the discount. Price discounting is not a permanent solution in terms of customer satisfaction or retention due to the effects of the firm’s bottom line. Once the price back to normal, customers may look for other competitors for discounting.

Kombo defines customer satisfaction is how a product or service provider surpasses customer’s expectations. Customer satisfaction brings advantages to the bank or any other business industry. Hundre et al. (2013) study opine that if any customers satisfied with the bank services, they can easily spread word-of-mouth which able to attract new customers and possibly allow a bank to charge customers with a premium price but with individualized services. Spread of word-of-mouth by customers is preferable than marketing activities by the marketer. Therefore, the earlier the bank or firm implement customer retention, the faster the result can be materialized.

Customer Retention

A reliable and consistent revenue for the banks is foremost important for sustaining and growth. Intermittently banks need new customers to cover those that already left the bank and it is going to be costly for attracting new ones. On the other hand, it is more worthwhile to have a customer retention strategy as it provides a stream of revenue from the same customers. Hundre et al. (2013) customer retention is an activity that a firm attempts to decrease the number of customers absconded by competitors. However, for successful customer retention, it is the relationship established from the moment customers walk into the firm other than various contributing factors. Subsequently, this relationship must be well connected and maintained in order for customers to remain continuously the entire lifetime.

With present competition and an increase of choices for customers to choose has created a new pressure on the sellers to manage their customers for a long-term relationship (Coussement, 2014). According to the author, progressively circumstances have force sellers to concentrate on customer-centric strategy instead of product-centric. Firms, as for this case banks, have moved to customer relationship management to better serve and encourage a close relationship with customers. Alnsour (2013) regards customer retention as a measure of relationship continuation and repeating behavior which aims to achieve customer loyalty.

Advancement and the advent of technology allow customers more choices to choose for their banking transactions at any location and at any time. The more severe issue is the rapid growth of competition among the banks and among the bank’s branches to sustain in this stiff market and the changing of the consumer landscape. Alnsour (2013) due to the changes in the business industry that have taken place, a strategic move of a firm has been changed from offensive marketing with the objective of securing new customers to defensive marketing that focuses on customer retention. Coussement (2014) customer retention strategies by any firm able to serve existing customer base through the establishment and maintaining a relationship which is better than sourcing new customers which frequently and gradually loose to competitors.

Reichheld & Sasser, (1990) and Rasheed and Abadi (2014) propound that firms can reduce their operating costs, overall expenses and simultaneously increase the firm’s profit if there is an increased of loyal customers. Furthermore, a modest five percent reduction in customer base may reduce the firm’s profits by as much as 50 percent or possibly more. However, if there is an improvement of five percent in customer retention, the increase of profit may possible from 25 percent to 75 percent for the company (Rasheed and Abadi, 2014).

The increase in customer retention directly affects the revenue of the firm due to the reducing of cost. Hence, Mecha et al. (2015) firms must differentiate its products to make competitors irrelevant and by doing so, it guarantees sales transactions for the survival of the firm. The authors mentioned that one of the methods to be differentiated from others is through services that comprise of speed, performance, quality, responsiveness and availability. The accumulation of the purchase experiences allows customers to gauge the service by the bank is indeed different compare to other banks where it is the main criteria to ‘lock’ the customers.

Customer experience during the purchasing process in the bank has a huge impact on the customer to come and make a future or repeat purchase. Banks must acknowledge the importance of listening to customers need and want. The success of the bank lies in the ability to listen to customers' point of view and see things from customers’ angles as well as from the bank owns view. Continuously meeting customers’ expectations and even exceed them whenever possible can bring a different scenario to the customers. Banks or firms can easily lose a customer if it's failed to deliver customer’s expectations, but when customers encounter great experience the first time with the business, the stronger their loyalty and commitment will be and the risk of them churning after a while will be reduced significantly.

Dawes (2009) postulates that future revenue of a service firm derived from the customer base who transact repeat-purchases and cross-buying of products offered by the firm. The author concurred that it is a financial advantage to retain present customers compare to the cost of enticing new customers where the firm incurred set-up costs. Banks need to ‘restock’ customers when retained customers shift to competitors when the price is acceptable and especially banks' products are homogeneous. With a little pull factor by a competitor, customers will be lured away for alternative banks and subsequently shift to another bank when the product is priced better.

Price

To compete, banks must provide what customers need and search what they want in the future in order to meet their ever-increasing demand. One of the most distinguish needs is service delivery. As such banks branch out and provide the latest technology in tandem with the rising customers' demands. Hundre et al. (2013) it is easy to develop or duplicate competitors' products and to detach from the competitors is to focus on different prices and quality of service. According to them, customer retention is an effective arsenal that banks can engage to gain a strategic placing and survive in the present competitive banking industry.

The increase or decrease of the price offered, directly affect the revenue of the bank. In the research by Vyas and Raitani (2014), price is the prime part of a product or service mix in customer's expectations. Meanwhile, banks may use price as a tool to withhold customers shifting behavior as present customers are seeking clear interaction on information and transparency about the fees and charges imposed. According to Social Exchange Theory (SET), which is the oldest theory of social behavior, any interaction between individuals is an exchange of resources (Chang, Tsai, Chen, Huang, and Tseng, 2015). And the authors mention people involved in the exchange behavior believe they will receive financial or social benefits from doing so.

In Vyas and Raitani (2014) research they highlight most of the previous researches has shown that price has an important impact on switching decisions and positively related to customer's intention to switch. Besides, there is a significant magnitude of customer complaints on the price when a purchase is a concern. However, Vyas and Raitani (2014) mention that a research by Clemes, Gan, and Zheng (2007) found a contrasting result in their studies that price has a low impact on bank switching behavior in New Zealand industry and the attribution is due to low variability of bank charges, interest charges and interest paid. In the banking industry, due to its complicated nature, price includes not only fees and bank charges but also the interest rates charged and paid by customers (Lymperopoulos et al., 2013).

It will be a profitable customer to the firm if the firm was able to retain its customers through the increase of purchases, decrease operating costs, finicky on pricing and attracting new customers to the firm (Sachin et al., 2013). To customers, the price paid by them must commensurate what customers going to benefit from it and competition among banks. Banks have been investing in technology to upgrade and update its computer technology in order to deliver a quality service benefit and service improvement as an additional measure to retain customers.

Vyas and Raitani (2014) from the standpoints of view of customers, to obtain the product or services, one has to give-up or sacrificed the price and if the price is unfavorable, customers will shift to another bank. The authors postulate that customers in Singapore change their bankers due to the great influences of price among the factors. The price dimension used by Peng and Moghavvemi (2015) research has included adequate explanation on the service charges, clear itemization of fees and service charges in bank statements, and acceptable fees. Clear and transparent information regarding the prices allows customers to compare and choose the best among the banks. All the charges are easy can be obtained by customers at respective banks' websites.

Lymperopoulos et al. (2013) now customers are sensitive to the price due to the availability of the price on the internet or web site of the bank and this creates a disloyalty behavior. According to Ernst and Young (2012) customers take hold of their banking relationship, hold on their authority where decision making is concerned and knowledgeable about the product and pricing and actively searching for the best rate from various sources of information. Nowadays, customers are well informed about the bank's products through various channels of information and the fastest way customers able to receive information is through short messages sent by the bank.

According to Indounas (2014), the determination of price is not an operational matter but a matter that is linked to the business strategy. The principal advantage of using strategic pricing is for the purpose of policy decision making with long-term consequences on performance and the competitive advantage. From the managerial point of view, applying the strategic perspective toward pricing decisions resulted in a better financial report. Furthermore, customers are more price-sensitive and their loyalty decreases due to the transparency of price provided on the web (Lymperopoulos et al., (2013) for them to decide.

Strategic pricing, profit will increase due to the short-term reaction at a low price which increases sales temporarily but may create a price war among the competitors. On the other hand, it could jeopardize the market environment in the long run. Peng and Moghavvemi (2015) discover that banks can have a good customer retention rate if customers are treated with good quality service or products that lead to satisfaction. Hence, the price will no longer relevant. However, banks still lack differentiation amongst benefits. There are loyalty programs and this led to the many loyalty programs within an industry which almost have the similarity and consequently, loyalty programs are losing their competitive edge. Indounas (2014) treating pricing as a strategic tool can lead to a sustainable competitive advantage that competitors cannot easily copy.

Satisfaction

Danish, Nasab, and Ling (2012) found that customer satisfaction has a significant effect on repurchase intention from the ranges of service and customer satisfaction is unquestionably where it determines customer retention in the professional services. On the other hand, Peng and Moghavvemi (2015) mention that there is a significant relationship between price and satisfaction. They further elaborate that there are studies that include price which affects the service quality model where the model comprises price dimension. Price perception has a positive impact on customer satisfaction as customers willingness to pay for the service. Therefore, the authors suggest to includes price as an independent variable to describe customers' satisfaction.

Customers' perceptions regarding the fairness of the pricing policy of banks affect the revenue. In the banking industry, the price has wider implications as it includes not only the service charges, the interest charged/paid on loans and deposits but inactive or dormant account as well. Customers have multiple choices of banks to choose from until they satisfied since the price is not much difference between the banks and the charges can be compared.
Price is an important factor that has a direct effect on customer satisfaction and behavioral intentions (Vyas and Raitani, 2014). However, customers aware their value to the banks has increased as banks need customers for repeat purchases. The competition among the banks created value for each customer. Banks acknowledge that customers are the deciding factor whether the bank will be sustainable. The competition among the banks allows customers to bargain in order to get better pricing.

Matzler et al. (2007) (as cited by Lymperopoulos et al., 2013) confirmed that "price satisfaction can be conceptualized as a multidimensional construct and that the price dimensions have a strong and significant impact on overall satisfaction". Hundre et al. (2013) postulate that banks must increase customer satisfaction every time a customer comes back to the bank premises to perform the transaction. Transactions can be either over the counter or at the Self-Service Terminal for electronic banking. The authors mention that customer retention management count on several factors which include high satisfaction with product performance and customer service and willingness to refer new customers.

Vazifedoost, Ansar, and Yekezare (2013) electronic banking or E-banking is the essence of increasing customer satisfaction where it helps the industry grow faster. Most banks attempt to retain their customers by introducing more electronic services to facilitate banking transactions. E-banking helps in terms of customer satisfaction where it helps customers who are unable to come to the bank premise for transactions but can be done at the customers' convenience. Technology allows banks to offer its fast service facilities even customers are oversea.

Kombo (2015) mentions that customer satisfaction allows firms to achieve long-term objectives and customer satisfaction enables companies to produce loyalty among the customers which leads to customer retention to the bank. The most severe is the increases in profits for the firm and increases in market share as well. Kombo (2015) defines customer satisfaction is an overall assessment of the customer's total purchase or consumption experience of the product or service quality over a period. However, one customer may satisfy the service rendered but it is not necessarily a satisfying experience for another customer.

Conclusion and Recommendation

The price directly affects the revenue of the banks and how severe the effect depends on the operation cost of the bank as well. An increase in revenue through customer retention does not mean profit will be increased if the operation cost does not monitor. One of the advantages of customer retention is the operation cost can be reduced due to the cost of maintaining existing customers are less costly compared to attract new one as what has been proven by previous researches. Cost directly affect the bottom line of the bank. Therefore, it is recommended to any bank or in fact to other business industries to apply customer retention strategy the soonest with the establishment of relationship from the moment customers walk-in.

Bojei, Wel, and Ahmed (2013) state that both parties will gain from the relationship such as customers have to pay membership fees and the organization will set a special price offered or offer extra rewards to retain the customer. The stiff price competition provided by the online service provider has made customers regularly enjoy the discount price and on the other hand, it is arduous for a brick-and-mortar store to offer a better price. Online service reduces the manpower and this lead to a reduction in operating cost for a bank to meet the bottom line.

Mat Zaib et al. (2013) the rapid development of innovation in terms of technology the worldwide has stir-up the global economic growth which leads to the global market of high technology products growing at a faster rate. This technology environment drives the high technology industries to always produced new ideas for developing new products such as funds transfer is just a mouse click away where it reduces the waiting time of the beneficiary.
Another area to look at is the service quality and whether customers receive a satisfying experience when they purchase process taking place. The delivery channel through improvement technology helps customers perform transactions the whole day at any place and anytime. In Ernst and Young (2018) reports, there is a swift change of customer expectation and behavior where these force banks to invest in technology to stop customers from shifting and preserving customer value chain.

For banks to remain competitive price offers to customers should be competitive. Charges or fees for some products should be reasonable especially internet banking users and as at present, there are multiple charges charged by banks. With the costly charges or fees push customers to another bank. Banks must aware of the breadth of the customer's relationships in order to offer a competitive price. The tenure of the relationship and the net worth of the customer in the bank enable banks to gauge the price being offered. When customers obtained a reasonable price, satisfaction has been achieved where it is one of the dozen factors that satisfy customers. Banks should not ignore customers' satisfaction and if banks decidedly ignore, do not expect customers will care about the bank's products or services.

Appendix A

Table 1, Sample of Malaysia commercial banks' financial report

No.	Banks	2010	2011	2012	2013	2014	2015	2016	2017
1	Maybank	**3,553,000**	**3,358,699**	*4,305,904*	4,885,616	5,903,015	5,834,287	6,422,644	6,122,875
2	CIMB	3,500,803	4,030,798	*4,344,776*	**4,540,403**	**3,106,808**	**2,849,509**	3,564,190	4,475,175
3	HLBB	767,817	807,493	1,247,280	1,450,454	1,590,939	**1,775,963**	**1,604,594**	1,744,051
4	Affin	346,705	388,496	450,304	**508,599**	***476,479***	***261,290***	*351,316*	***282,852***
5	Alliance	183,178	321,410	387,751	507,179	***511,168***	***483,229***	***452,130***	*460,174*
6	UOB	583,859	809,279	885,940	991,986	**1,294,284**	**1,067,546**	1,102,331	1,153,777

Note:
1) All the figures above were extracted from the banks' yearly financial report.
2) Italicize figures indicate the comparison between different banks – lower-ranking bank performs better the higher-ranking bank.
3) Figures in bold indicate the individual bank yearly performance comparison

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