

RELATIONSHIP MARKETING AND BUSINESS SUSTAINABILITY IN SELECTED DEPOSIT BANKS IN SOUTHWEST NIGERIA

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ABSTRACT

The Nigerian banking industry has been exposed to global challenges as a result of the minimum capitalisation rule. Banks were required to generate better returns to shareholders, which forced them to be on their toes in terms of client satisfaction and customer retention so as to attain business sustainability. On this basis, this study examined the impact of relationship marketing on business sustainability in selected money-deposit banks in Southwest Nigeria. Descriptive survey research design was used in the study. The population comprised 63,132 staff of five sampled banks, namely Access, First Bank, Guarantee Trust Bank, United Bank of Africa, and Zenith Bank. The Taro Yamane formula guided the selection of a sample of 400 bank staff as respondents using the proportional and stratified sampling technique. Data were gathered using structured questionnaire. Multiple regression was used to analyse the hypothesis, that relationship marketing did not have any impact on business sustainability. Findings showed that relationship marketing had a positive impact on business sustainability. The r^2 value showed 0.810 (81%), which depicts a strong impact. The study concluded that relationship marketing plays a significant role in sustainability of business in the banking industry in Nigeria. Hence, new relationship tactics are recommended for organisations that have yet to develop deep, lasting, and robust relationships with their clients.

Key words: Relationship marketing, Customer relationship, Business sustainability.

INTRODUCTION

Relationship marketing is a strategy that builds cordial relationship between a business and its clients for the purpose of lifetime customer value. According to Berry and Parasuraman (1991), it is a strategy for establishing, building, and maintaining client connections with the aim of achieving competitive business advantage. Relationship marketing can also be used to meet other goals such as customer satisfaction, market share, business retention, and loyalty. It is the continual activity of partnering and collaborating with direct and end-user consumers to develop or build mutual economic advantage at a reduced cost (Sheth & Parvatiyar, 2000). According to Zeithaml and Bitner (2000), relationship marketing is a philosophy, a business model, and a strategic approach that prioritises maintaining and improving existing customers over gaining new ones. Relationship marketing is a new marketing paradigm, a new theory centered on relationships, and new elements that may be added to traditional marketing management to improve results (Gummesson, 2008)).

The Nigerian banking industry has been exposed to global challenges as a result of the minimum capitalisation rule of capital requirement for banks from N2 billion to N25 billion (Soludo, 2009). Banks were required to generate better returns to shareholders, which forced them to be on their toes in terms of building a robust relationship with clients to increase customer retention and business survival.

Ray et al (2018) argued that not much literature has written on factors that boost business sustainability especially in money deposit banks (hereinafter deposit banks). The ability of the banking system to resist shocks caused by COVID 19 syndrome is a major factor in the Nigerian banking sector. Customers were migrating from banks with traditional mode of operations to banks that are fully information communication technology compliance (ICT). This ICT operations provide opportunity for clients to relate and interact with their banks online. It seemed to have improved the level of business sustainability of the banks. Scholars have done a lot of work on relationship marketing and business performance, customer retention and satisfaction (Mohamad et al., 2014; Hoque et al., 2017; Sarwar & Salma, 2021; Ali & Nihan, 2021), but the literature does not have clear evidence to show the nexus between relationship marketing and business sustainability, especially in the Nigerian banking industry.

It is against this backdrop that this research examined the impact of relationship marketing on business sustainability of selected deposit banks in Southwest Nigeria. The null hypothesis stated that relationship marketing has no significant impact on the business sustainability of these banks. The selected Southwest Nigeria banks covered in this study were Access Bank Plc, First Bank Nigeria, Guarantee Trust Bank Ltd, United Bank for Africa, and Zenith Bank Plc. These banks were selected based on the large number of customer patronage.

LITERATURE REVIEW

Relationships Marketing

Roszkowska-Menkes (2018) explained relationship marketing as a means to build connection with customers and individuals to maintain good relationship and continuous networking with them.

This relationship marketing can be attained through long-term focus, interactive marketing, managing the customer base via the direct approach and real-time customer feedback system. The practice of the interactive approach system by managers and employees with customers, communicating and updating them as at when necessary, establishes cordial relationship and encourages customers to be more committed to the organisation. For Zakaria et al. (2021) relationship marketing is communication that puts more importance to building a business relationship so that the trust between buyers and sellers is paramount.

Leonard (2002) coined the term "relationship marketing" to refer to the act of acquiring, sustaining, and strengthening client connections in multi-service firms. While client acquisition was and will continue to be a component of a marketer's responsibilities, Leonard asserted that a relationship-based approach to marketing is meant to retain customers and increase their commitment, and, that, in turn, would enhance business performance. According to Zeithaml and Bitner (2000), relationship marketing is a philosophy, a business model, and a strategic approach that prioritises maintaining and improving existing customers over gaining new ones. The strategy of relationship marketing is to develop relationships with customers to achieve business objectives (Grönroos, 1994). Relationship marketing has four components which are: customers, workers, marketing partners (channels, suppliers, distributors, dealers, and agencies), and members of the financial communities (shareholders, investors, analysts).

As more researchers start to grasp the essence of relationship marketing, they have further widened their understanding of the dynamics and elements of relationship marketing. According to Weitz and Bradford (1999), it spans a wide range of marketing efforts, from consumer frequency marketing programs to sales operations aimed at developing strategic connections with large business-to-business customers. The organization's goal in implementing relationship marketing is to establish and sustain long-term connections with its consumers and, as a result, achieve a competitive advantage that other market competitors will find difficult to reproduce. Relationship marketing can also be used to meet other goals such as customer satisfaction, market share, retention, and loyalty. Relationship marketing is "the continual activity of partnering and collaborating with direct and end-user consumers to develop or build mutual economic advantage at a reduced cost" (Sheth & Parvatiyar, 2000).

Business Sustainability

Integrating a company's economic, environmental, and social objectives into its goals, operations, and strategies is essential for delivering long-term value to the company, its stakeholders, and society at large. As a result, the firm's and stakeholders' current needs are met while simultaneously safeguarding, sustaining, and developing natural resources that will be important in the future. (Thomas, 2019). A company's long-term success can be bolstered by incorporating this principle into everyday business scenarios, which emphasizes the need of providing advantages for a larger group of stakeholders (Stuart et al., 2005; Porter & Kramer, 2011). When developing a viable and sustainable firm, it is important to take into account factors like innovation, customers focus, and

relationship building with clients. Business will not be able to sustain if any of these components is missing.

Theoretical Framework

Commitment trust of Relationship Marketing Theory

Morgan and Hunt (1994) developed the theory of commitment trust of relationship marketing. They argued that marketing activities should focus on establishing, developing, and keeping pleasant and successful connections that lead to favorable exchanges with clients. Integral marketing requires one to build long-term relationships with customers, suppliers and other stakeholders. According to Hunt, Arnett, and Madhavaram (2006), a good customer connection requires trust, dedication, cooperation, adherence to agreements, shared values, and communication. Relationships, according to Berry and Parasuraman (1991), are founded on reciprocal commitment. As a result, relationship commitment and trust can develop when firms focus on creating relationships by giving resources, opportunities, and rewards that are superior to their competitors' offers. The theory of relationship marketing, as developed by these scholars, underpins this study.

Empirical Review

Sarwar and Salma (2021) appraised the impact of relationship marketing methods on customer satisfaction based on their study of nine Bangladeshi banks with 180 respondents chosen for their research. The research's purpose was to explore how relationship marketing methods influenced Bangladesh's private commercial banks. Using a mix of qualitative and quantitative methods, including ANOVA and regression analysis, it was found that consumer satisfaction was significantly linked to relationship marketing practices: the bigger the relationship marketing activities, the higher the customer contentment. Additionally, banks that prioritised relationship marketing features like cooperation, communication, trust, commitment, social bonding, and empathy saw higher customer satisfaction, and vice versa.

Employee views of company success and relationship marketing were the focus a study by Ali and Nihan (2021). As effective staff interactions plays a big role in customers' ability to grasp a company's customer-oriented procedures, a correlation was found between the maritime industry's relationship marketing focus and employee perceptions of organisational success. Specifically, positive employee perception of the organisation is linked to employee trust, empathy-based communication, and shared values.

Using a relationship marketing approach, Oluyomi et al. (2021) studied the effect of specific relationship components on the performance of the marine supply chain. It was found that established relationship structures (such as mutuality of purpose and commitment) had a significant impact on supply chain performance after the marine supply chain's structure, the relationship marketing paradigm, and relationship constructions were made clear. Supply chain performance improved when the study's three relationship components (trust, commitment, and satisfaction) were present among supply chain partners.

Yet another relationship-marketing study, undertaken by Bijay et al. (2020), focused on the ethical side of it by examining customer relationship management, customer database management security, and relationship marketing. Using the quantitative method, ethical relationship was found to be vital for the success of a long-term relationship. Marketing professionals might also benefit from developing ethical selling concepts and putting them into practice in an ethical manner to better satisfy the needs and aspirations of their customers and clients. The ethical relationships could be argued as important to relationship marketing.

Finally, Mohamad et al. (2014) examined the linkages between relationship marketing and customer loyalty by using customer satisfaction and customer trust as the intervening variables. A sample size of 150 respondents of private banks were selected. Structural Equation Modeling (SEM) was employed to analysis the relationship. The finding revealed that the relationship marketing tactics increased customer loyalty significantly through customer trust and customer satisfaction.

METHODOLOGY

A descriptive survey research design was adopted for this study because it allows the respondents to fill the questionnaire without any manipulation. The study involved the distribution of questionnaires to the selected staff of the five leading deposit banks chosen from Southwest Nigeria. Of the population size of 63,132 bank staff, a sample of 400 was chosen using a formula suggested by Yamane (1967); see Table 1 below.

Table 1: Employee Capacity in Five Leading Deposit Banks in Southwest Nigeria

S/No	South-West State	Branches Across Country	Employee Capacity Across Country as at 31st December, 2019	Sample Size Using Proportional Method
1	ACCESS	300	17,173	109
2	FIRST	560	15,057	95
3	GTB	231	10,003	63
4	UBA	750	13,355	85
5	ZENITH	500	7,544	48
			63,132	400

Source: Field survey, (2022)

$$N = \frac{N}{1+n(e)^2}$$

Where; n= sample size

n = Total population of employees in all the banks (63,132)

(e) = level of significance (e) = (0.05)

thus;

$$\begin{aligned} & \frac{63,132}{1+63,132 (0.05)^2} \\ & \frac{63,132}{1+63,132 \times (0.0025)} \\ & \frac{63,132}{157.832} \\ & = 399.996 \end{aligned}$$

That is 400 staff was the sample respondent size.

However, Tanburn (2015) suggested an additional 10% to 15% of a sample size to ensure enough responses could be obtained. Therefore, an additional 40 questionnaires were brought along when conducting the research.

Proportional and stratified sampling techniques were used in the study. Stratified was used to select employee across the units in the banks and proportionately picked based on the population of each bank. The essence of using the stratified technique is to ascertain adequate representation of each of the stratum of the population studied. All indicators are measured and scaled on a five-point Likert scale of ‘strongly disagree’ (1), ‘disagree’ (2), ‘undecided’ (3), ‘agree’ (4), and ‘strongly agree’ (5). See Appendix A for the questionnaire used in this research.

To achieve objective number One, that is, to examine the impact of relationship marketing on business sustainability among the selected deposit banks, a multiple regression model was adopted. This was projected in line with the work of Oluyomi et al. (2021) in determining the extent and the nature of the relationship between the independent variable (relationship marketing) and the dependent variable (business sustainability). The models of Oluyomi et al. (2021) and Nkanata, (2018) were adapted as stated below:

$$BUST = f(RM)$$

Where; BUST = Business Sustainability and

RM = (Customer relationship, marketing partners, and employee’s relationship)

The specification of the model showed:

$$BUST_v = \beta_0 + \beta_1 CRV + \beta_2 MRV + \beta_3 EMRV + \varepsilon \dots\dots\dots 3.1$$

Where, $\beta_0, \beta_1, \beta_2, \beta_3, \beta_4, \beta_5 > 0$

β_0 = Regression Constant

β_0 - β_5 = Regression Coefficients

CR_v = Customer Relationship
 MR_v = Marketing Partners
 EM_v = Employee Relationship
 ε = error term

FINDINGS & DISCUSSION

Demographic Characteristics of Respondents

Table 2 Frequency Distribution Results

Demographics	Characteristics	Frequency	Percentage
Gender of the Respondents	Male	187	46.8
	Female	213	53.3
	Total	400	100.0
Age of the Respondents	20 – 30 years	130	32.5
	31 –40 years	179	44.8
	41 – 50 years	91	22.8
	Total	400	100.0
Academic Qualification	ND/NCE	33	8.3
	B.Sc/HND	253	64.5
	M.Sc/MBA	107	26.8
	Professional	2	0.5
	Total	400	100.0
Area of Professional Duty	Marketing Unit	208	52.0
	HRM Unit	80	20.0
	Control Unit	23	5.8
	Operations Unit	89	22.3
	Total	400	100.0

Source: *Researchers' computation, 2022*

Table 2 describes the demographic characteristics of the employees selected as survey respondents from the five banks selected in terms of their age, gender, academic qualifications, and area of professional duties. There were slightly more female (53.3%) respondents than male (46.7%), suggesting perhaps attention was given to women, more than men, in playing a stronger role for creating positive relationship with bank customers/depositors. Some 130 (32.5%) respondents were 20 - 30 years old. 179 (44.8%) were 31 - 40 years old, and 91 (22.8%) were 41 – 50 years old.

Hypothesis Testing

Table 3: Summary of the multiple regression analysis on impact of relationship marketing on business sustainability of banks in Nigeria

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.900 ^a	.810	.808	.439	1.848
*p<0.05					
a. Predictors: (Constant), Relationship Marketing					
b. Dependent Variable: Business Sustainability					

Source: Researchers' computation with SPSS 20.0 (2022)

Table 3 indicates that the model summary of the multiple regression analysis of the interaction between relationship marketing variables—such as marketing networking with other partners (MPv), employees' relationship management (ERv), and customer relationship marketing (CRv)—and business sustainability variable (R) is .900 (90%). This implies that relationship marketing and business sustainability are linked for the Nigerian banks studied. At a 5% level of significance, the magnitude of the interaction is likewise statistically significant, with relationship marketing measuring at 81 percent of variance in business sustainability of banks studied. Other variables that are not included in this model but represented under the stochastic error term accounted for the remaining 19% of variability. The statistic result of Durbin Watson fell close to two, at 1.848, demonstrating the model does not contain autocorrelation.

Table 4 ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	324.478	3	108.159	561.851	.000 ^b
	Residual	76.232	396	.193		
	Total	400.710	399			
a. Dependent Variable: Business Sustainability						
b. Predictors: (Constant), Relationship Marketing						

Source: Researchers' computation with SPSS 20.0 (2022)

Table 4 shows the overall significance for relationship marketing variables in this model is F (3,396), 561.851, P-value or sig value < 0.05 (Sig .000). This result implies that there is strong evidence against the null hypothesis as the p-value is less than 0.05, and therefore the overall model is statistically significant with $F_{tab} (3,396) < F_{cal} (561.851)$.

Table 5 Contribution of Each Predictor Variable on Relationship Marketing

Model		Coefficients						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	.553	.090		6.142	.000	.376	.730
	Employees Relationship Management (ERv)	.145	.028	.176	5.244	.000	.091	.199
	Customer Relationship Marketing (CRv)	.279	.032	.308	8.736	.000	.216	.342
	Marketing networking with other partners (supplier, distributors) (MPv)	.466	.032	.504	14.377	.000	.402	.529

Source: Researchers' computation with SPSS 20.0 (2022)

Table 5 reveals the coefficients of the regression model. The coefficients are the contribution of each explanatory variable to the explained variable. The results of the estimated model indicates that the standardized beta coefficient is 0.504. This means marketing networking with other partners (suppliers, distributors) enhances business sustainability. It also indicates that uninterrupted flow of networking to business partners led to a 50% increase in business sustainability. The result of the model test shows that the p-value of the test statistics is less than 0.05, with an approximate value of 0.000. This means that collaboration with suppliers and customers is highly significant to business sustainability in the banking industry.

Similarly, the contribution of Customer Relationship Marketing reveals 0.308. This indicates 1% increase in the level of customer relationship marketing strategy led to a 31% increase in the level of business sustainability.

Lastly, the findings also show that employee relationship management has a beta coefficient value of 0.176. This means that the Employee Relationship Management enhanced the business sustainability of the selected banks in Nigeria. It helped realize one of the corporate goals and objectives despite the challenges faced during the economic crises, when the variance explained by all other variables in the model is controlled. Meanwhile, a 1% increase in the level of employee-management relationship led to 18% increase in rate of business sustainability among the banks studied.

CONCLUSION & RECOMMENDATION

Overall, the findings of this study reject the null hypothesis and suggest that relationship marketing positively affects business sustainability. They are consistent with the conclusion in the study by Sarwan and Salma (2021), that relationship marketing is strongly associated with the level of

customer and business partner satisfaction toward attaining business sustainability. Regular engagement with business partners such as customers, suppliers, and other stakeholders in the business circle is highly recommended for business sustainability. Thus, for any organisation to keep relevancy in the face of competitions, it requires a high level of mutual relationship with partners. Furthermore, the findings showed that positive employee relationship together with marketing networking strategy with other business partners enhanced business performance. Finally, customer relationship marketing contributed significantly toward sustaining business operations in the face of an economic crisis, supporting the findings arrived at by Boine (2021), Oluyomi et al. (2021), and Bijay et al. (2020), that ethical relationship marketing has a positive effect on business performance.

This study thus recommends that relationship building is essential in the corporate world today. New relationship tactics are recommended for organisations that have yet to develop deep, lasting, and robust relationships with their business partners. Banks should accept their responsibilities and initiate better platforms for engaging with their customers to help grow their business and sustain it even in tough economic times.

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APPENDIX I

Dear respondent,

The researchers are currently working on a study titled “**Relationship Marketing and Business Sustainability of Deposit Money Banks in Soth-west, Nigeria**”.

The information will strictly be used for research purpose and will be treated with utmost confidentiality. The questionnaire comprises of two sections **A** and **B**. Kindly fill in your response as honestly as possible. Instructions are provided at the beginning of each part.

Thanks for your mutual cooperation.

SECTION A

Respondent’s Profile

Instruction: Please, tick (✓) the information correctly

-
1. Gender of the respondent: Male Female
2. Your age as at last birthday: 20 – 30 years
31 – 40 years
41 – 50 years
51 – 60 years
61 and above
3. What is your highest education? ND/NCE
B.SC/HND
M.SC/MBA
OTHER
4. Department: Operation Marketing HRM Control

SECTION B

Kindly tick (✓) the appropriate scale between 1-5 as it appeals to you. **1. Strongly Disagree (SD), 2. Disagree (D), 3. Neutral (N), 4. Agree (A), 5. Strongly Agree (SA).**

Relationship Marketing Scale.	SD	D	N	A	SA

1	Effective marketing partners helped to build business sustainability.					
2	Through commitment and trust strategy, there is strong relationship between employees and management					
3	Customer relationship management enhance customers commitment					
4	Effective customer relationship marketing helped to maintain existing customers and sustain business outlets.					
5	Marketing networking with other partners (suppliers/distributors) helped to build business goodwill/image leading to sustainability.					
6	Relationship marketing has positive on bank business performance.					
	Business Sustainability Scale					
7	Reliability, trust and assurance in customers service helped to sustain business and customers.					
8	Your business survival depends on relationship with customers.					
9	Good corporate image/goodwill of the organisation boost customers loyalty leading to business sustainability.					
10	Customer value encourage more patronage and commitment to your service					

If all things being equal, to what extent can your organisation survive amidst of the existing competitors

90% above 80% 70% 60% 50% below average

below average

Thank You.