

Reference list

- Andrew Fletcher Consulting, 1996. Service Quality and Customer Satisfaction.
http://ourworld.compuserve.com/homepage/andrew_fletcher/serviceq.htm.
- Bagozzi, R.P. 1995. Reflections on Relationship Marketing in Consumer Markets. *Journal of the Academy of Marketing Science*, 23(4):272-277.
- Berry, L.L., Parasuraman, A. and Zeithalm, V.A. 1988. The Service Quality Puzzle. *Business Horizons*, 35-44.
- Berry, L.L. and Parasuraman, A. 1993. Building a New Academic Field-The Case of Services Marketing. *Journal of Retailing*, 69 (1):13-59.
- Berry, L.L. 1995. Relationship Marketing of Services- Growing interest emerging perspectives. *Journal of the Academy of Marketing Science*, 23(4):236-245.
- Bitner, M.J. 1995. Building Service Relationships: It's all about promises. *Journal of the Academy of Marketing Science*, 23(4):246-251.
- Bolton, R.N. and Drew, J.H. 1991. A Longitudinal Analysis of the Impact of Service Changes on Customer Attitudes. *Journal of Marketing*, 54 (January 1990):71-84.
- Bolton, R.N. 1998. A dynamic model of the duration of the customers relationship with a continuous service provider: the role of satisfaction. *Marketing Science*, 17(1):45-65.
- Booms, B.H. and Bitner, M.E. 1981. Marketing Strategies and Organization Structures for Service Firms. *Conference Proceedings by American Marketing Association*, 47-51.
- Brierley, H.M. 1994. The Art of Relationship Management (part 2). *Direct Marketing*, 57(5):22-25.
- Brown, T.J., Gilbert, A.C. and Peter, J.P. 1993. Improving the Measurement of Service Quality. *Journal of Retailing*, 69(1):127-139.
- Burger, P.C. and Cann, C.W. 1995. Post-purchase strategy: A key to successful marketing and customer satisfaction. *Industrial Marketing Management*, 24(2): 91-98.
- Candlin, D.B. and Day, P.J. 1993. Introducing TQM in a Service Industry. *Quality Forum*, 19(3):132-142.

- Carman, J.M. 1990. Consumer Perceptions of Service Quality: An assessment of SERVQUAL Dimensions. *Journal of Retailing*, 66(1):33-55.
- Carpenter, M. 1997/1998. Banks and their small business clients: Some implications for relationship marketing. *Irish Marketing Review-Dublin*, 10(2):33-42.
- Caruso, T.E. 1992. Kotler: Future Marketers will Focus on Customer Data Base to Compete Globally. *Marketing News*, 26(12):21,22.
- Clemm, D.H. 1993. Building Relationships with Customers. *Marketing Research: A Magazine of Management and Applications*, 5(3):53.
- Coleman, L.G. 1989. Blueprint sets foundation for better service and customer satisfaction. *Marketing News*, 23(26):14.
- Conrad, C.A., Brown, G. and Harmon, H.A. 1997. Customer satisfaction and corporate culture: A profile deviation analysis of a relationship marketing outcome. *Psychology and Marketing*, 14(7):663-674.
- Copulsky, J.R. and Wolf, M.J. 1990. Relationship Marketing: Positioning for the Future. *Journal of Business Strategy*, 11(4):16-20.
- Cravens, D.W. and Piercy, N.F. 1994. Relationship Marketing and Collaborative Networks in Service Organizations. *International Journal of Service Industry Management* 5(5):39-53
- Cronbach, L.J. 1951. Coefficient Alpha and the Internal Structure of Tests. *Psychometrika* (16):297-333.
- Crosby, L. and Stephens, N. 1987. Effects of Relationship Marketing on Satisfaction, Retention and Prices in the Life Insurance Industry. *Journal of Marketing Research*, 24(4):404-411.
- Dennis, K. 1998. Where Goldfish Dare Swim. *Mc Technology Marketing Intelligence*, 18(8):10.
- Dimanche, F. and Havitz, M. 1995. Exploring the importance of involvement and other selected variables in predicting perceptions of service quality. *The 1995 Leisure Research Symposium*.
<http://www.indiana.edu/~1rs/1rs95/fdimanche95.html>.
- Donath, B. 1998. Slow e-mail response rate torpedoes marketing efforts. *Marketing News*, 32(18):5-6.
- Dull, S. 1998. Marketing's impact on financial performance often overlooked. *Pulp and Paper*, 72(9):55-67.

- Ellis, G.D., Voelkl, J.E. and Morris, C. 1994. Measurement and Analysis Issues with Explanation of variance in daily experience using the flow model. *Journal of Leisure Research*, 26(4):337-356.
- Ennew, C.T. and Binks, M.R. 1996. The Impact of service quality and service characteristics on customer retention: Small businesses and their banks in the UK. *British Journal of Management*, 7(3):219-230.
- Evans, J.R. and Laskin, R.L. 1994. Relationship Marketing Process: A conceptualization and application. *Industrial Marketing Management*, 23(5):439-452.
- Fisk, R.P., Brown, S.W. and Bitner, M.J. 1993. Tracking the Evolution of Services Marketing Literature. *Journal of Retailing*, 69(1):61-103.
- Freid, C. and Freid, S. 1995. Beyond Relationship Marketing...Anticipating what customers want. *Planning Review*, 23(4):40-41.
- Goldstuck, R. 1995. *The Hitchhiker's Guide to the Internet*. Zebra Publishers, South Africa, Johannesburg.
- Gronroos, C. 1995. Relationship Marketing: The Strategy Continuum. *Journal of the academy of Marketing Science*, 23(4):252-254.
- Grossman, A. 1998. One-to-one: Net Marketing Opportunities can Heighten Customer loyalty, satisfaction. *Marketing News*. 32(2):13.
- Hair, J.F. (Jnr.), Anderson, R.E., Tatham, R.C. and Black, W.C. 1995. *Multivariate Data Analysis With Readings* (4th Edition). Prentice Hall, Englewood Cliffs, New Jersey.
- Harris, R.B. 1993. Relationship Marketing: Trust-A foundation for building business. *Managers Magazine*, 68(6):14-17.
- Hefter, T.J. 1987. Go with those you know: Sell to existing customers. *Bottomline*, 4(11):15-20.
- Hendricks, D.C. 1997. Service Quality – What is it!.
<http://www.ioc.army.mil/io/qa/Qae/service/servqua2.htm>.
- Henning-thurau, T. and Klee, A. 1997. The Impact of Customer Satisfaction and Relationship Quality on Customer Retention: A Critical Reassessment and Model Development. *Psychology and Marketing*, 14(8):737-764.
- Holmlund, M. and Kock, S. 1996. Relationship Marketing: The importance of customer-perceived service quality in retail banking. *Service Industrial Journal*, 16(3):287-304.

- Hulme, G.V. 1997. Customer Retention Programs Gains Importance. <http://www.Webweek...1/ispworld/19970811-customer.html>.
- Johnson, K. 1998. Choosing the right program. *Direct Marketing*, 61(2):36-38.
- Keen, P.G.W. and Cummins, J.M. 1994. *Networks in Action*. International Thomson Publishing: United States of America.
- Kotler, P. 1992. Marketing's New Paradigm: What's Really Happening Out There. *Planning Review*, 20(5):50-52.
- Levine, J. 1993. "Relationship Marketing". *Forbes*, 152(14):232-234.
- Levins, I. 1998. One-on-one relationship marketing comes of age. *Medical Marketing and Media*, 33(6):44-52.
- Levins, I. 1998. One-on-one relationship marketing comes of age. *Medical Marketing and Media*, 33(6):44-52.
- LOGIC-The Service Edge 1997. <http://logic.csc.cuhk.hk/~s951200/fedex.htm>.
- Lovelock, C.H. 1983. Classifying Services to Gain Strategic Marketing Insights. *Journal of Marketing*, 47(Summer 1983):9-20
- Lovelock, C.H. 1991. *Services Marketing*. Second Edition, Prentice Hall: United States of America.
- MacStravic, S. 1998. Marketing Myopia. *Healthcare Forum Journal*, 41(5):50-53.
- Mannell, R.C., Zuzanek, J. and Larson, R. 1998. Leisure States and "Flow" Experiences: Testing Perceived Freedom and Intrinsic Motivation Hypothesis. *Journal of Leisure Research*, 20(4):289-304.
- Media Africa Research Report, 1998. South African Internet Industry.
- Melchinger, J.H. 1991. Relationship Marketing and Communications. *Broker World*, 11(9):100-110.
- Mitchell, A. 1998. The one-to-one gap. *Management Today*, 90 (July).
- Monnet, B.J. 1995. The Quality of Electronic Information Products and Services. <http://www2.echo.lu/impact/imo/9504.html>.
- Nitecki, D.A. 1997. SERVQUAL: Measuring Service Quality in Academic Libraries. <http://www.arl.org/newsltr/sercqual.html>.

- Parasuraman, A., Zeithalm, V.A. and Berry, L.L. 1985 . A Conceptual Method of Service Quality and Its Implications for Future Research. *Journal of Marketing*, 49:41-50
- Parasuraman, A., Zeithaml, V.A. and Berry, L.L. 1991. Refinement and Reassessment of the SERVQUAL Scale. *Journal of Retailing* (67:4):420-450.
- Parasuraman, A., Berry, L.L. and Zeithaml, V.A. 1993. More on Improving Service Quality Measurement. *Journal of Retailing*, 140-147.
- Payne, A. 1994. Relationship Marketing – Making the consumer count. *Managing Service Quality*, 4(6):29-31.
- Payne, A. 1995. Keeping the faith. *Marketing XIII*, February 1995.
- Pendery, D. 1998. Blueprint for tomorrow. *Infoworld*, 56,58.
- Peppers, D. and Rogers, M. 1997a. Making the transition to one-to-one Marketing. *Inc*, 19(1):63-67.
- Peppers, D. and Rogers, M. 1997b. The \$15 000 rug. *American Demographics (Marketing Tools Supplement)*, May 1997:4-7.
- Peppers, D. and Rogers, M. 1998c. Converting ratepayers into loyal customers. *American Gas*, 80(7):27-30.
- Peppers, D. and Rogers, M. 1998d. Customer value. *CIO*, 11(23)(Section 2):82-84.
- Peppers, D. and Rogers, M. 1998e. Don't resist marketing automation. *Sales and Marketing Management*, 150(10):32-34.
- Peppers, D. and Rogers, M. 1998f. Opening the doors to customers. *Sales and Marketing Management*, 150(10):22-29.
- Peppers, D. 1995. How technology has changed Marketing. (Digitizing desire, part 2), *Forbes (ASAP Supplement)*, April 1995:76-78.
- Pitt, L.F., Watson RT and Kavan BC 1995. Service Quality: A Measure of Information Systems Effectiveness. *MIS Quarterly*, 19(2):173-187.
- Pitt, L.F., Watson, R.T. and Kavan, B.C. 1997. Measuring Information Systems Service Quality: Concerns for a Complete Canvas. *MIS Quarterly*, 21, 5 (June), 209 - 219.
- Rogers, D. 1998. Prophet of DM. *Marketing*, 15 (May) 1998.

- Rust, R.T. and Zahorik, A.J. 1993. Customer Satisfaction, Customer Retention and Market Share, *Journal of Retailing*, 69(2):193-215.
- Rust, R.T., Zahorik, A.J. and Keiningham, T.L. 1997. Return on Quality (ROQ): Making Service Quality Financially Accountable. *Journal of Marketing*, 59:58-70.
- Schmenner, R.W. 1986. How Can Service Businesses Survive and Prosper? *Sloan Management Review*, Spring 1996:21-26.
- Schneider, B. and Chung, B. 1996. Service Quality. *Journal of Organizational Behavior*, 65-80.
- Shostack, G.L. 1984. Designing Services that Deliver. *Harvard Business Review*, 62:133-139.
- Shostack, G.L. 1992. Understanding Services through blueprinting. *Advances in Service Marketing and management*, 1:75-90.
- Storbacka, K., Strandvik, T. and Gronroos, C. 1994. Managing Customer Relationships for Profit: The dynamics of relationship Quality. *International Journal of Service Industry Management*, 5(5):21-38.
- Tauhert, C. 1997. Document Assembly: Targeting a Market of One. *Insurance and Technology*, 22(3):43-48.
- Teas, R.K. 1993. Expectations, Performance Evaluation, and Consumers Perceptions of Quality. *Journal of Marketing*, 57(October 1993):18-34.
- The Business Research Lab, 1997. The Role of Surveys in customer retention Programs. <http://bulwark1.ic.gc.ca/SSG/mi0401e.html>.
- Venter, P., Prinsloo, M. 1999. The Internet and the Changing Role of Market Research. *Esomar: The Worldwide Internet Conference and Exhibition: Net Effects (London)*
- Winokur, D.F. 1994. Market research forum: Micromarketing. *Medical Marketing and Media*. 29(5):62-65.
- Yung, Y. 1997, Modeling the Structure of the Flow Experience among Web Users. *Marketing Science and the Internet Mini-Conference MIT*, March 1998:1-14.
- Zeithalm, V.A., Parasuraman, A. and Berry, L.L. 1985. Problems and Strategies in Services Marketing. *Journal of Marketing*, 49 (Spring 1985):33-46.

Zeithaml, V.A., Parasuraman, A. and Berry, L.L. 1990. Delivering Quality Service: Balancing Customer Perceptions and Expectations. *Free Press*, New York.

Bibliography

- Anonymous, 1995. Becoming a Customer-Driven Organization. *International Journal of Bank Marketing*, 13(6):5,6.
- Anonymous, 1995. Relationship Marketing: Reaping the Benefits of IT. *International Journal of Retail and Distribution Management*, 23(11):12,13.
- Anonymous, 1998. Mass marketers told to buy stock in people. *Discount store news*, 37(11):48.
- Band, W. 1986. How to develop customer retention strategies. *Sales and Marketing management in Canada*, 27(9):30-31.
- Barrell, A. 1992. Relationship Marketing: Way Ahead for the 90's? *Business Marketing Digest*, 17(3):49-54.
- Baumgartner, H. and Steenkamp, J.E.M. 1996. Exploratory Consumer Buying Behavior: Conceptualization and Measurement. *International Journal of Research in Marketing*, 13:121-137.
- Bejou, D., Wray, B. and Ingram, T.N. 1996. Determinants of Relationship Quality: an artificial neural network analysis. *Journal of Business research*, 36(2):137-143.
- Burt, D.V. 1998. Winning the Digital Bet. *Telephony*, 234(17):60-66.
- Butler, J.J. 1993. Relationship Marketing: Art or Science. *Canadian Business Review*, 12(7):28-59.
- Cahill, D.J. 1998. Relationship Marketing? But all I really wanted was a one-night stand. *Marketing News*, 32(19):4.
- Cooper, D.R. and Emory, C.W. 1995. *Business Research Methods*. Fifth Edition, IRWIN: United States of America.
- Cowles, D.L. 1998. Networks in Marketing. *Journal of the Academy of Marketing Science*, 26(4):353-354.
- Cuneo, A.Z. 1998. Gap boosts e-commerce with plans for new sites. *Advertising Age*, 69(38):34.

Curley, B. 1998. Provident Bank Tests data mining tool. *Bank Systems and Technology*, 35(10):57.

DataMind 1997. Customer Life Cycle–Reduce Churn.
<http://www.datamindcorp.com/dmretention.html>.

Dauer, C. 1991. Banker Describes Benefits of Relationship Marketing. *Cash Flow*, 95(7):17,19.

Deploying Surveys, 1997. <http://www.customersat.com/deploy.htm>.

Deutsch, B.I. 1992. Supplier Relationships that make the difference. *Bank Marketing*, 24(7):20-23.

Ganesan, S. 1994. Determinants of long-term orientation in buyer-seller relationships. *Journal of Marketing*, 58(2):1-19.

Geller, L.K. 1998. The Internet: The ultimate relationship marketing tool. *Direct Marketing*, 61(5):36-38.

Gengler, C.E. and Leszczyc, P.T.L.P. 1997. Using Customer Satisfaction Research for Relationship Marketing: A Direct Marketing Approach. *Journal of Direct Marketing*, 11(1):23-29.

Gines, K. 1998. Creating customers with connections that count. *Incentive*, 172(4):92.

Gordon, M.E., McKeage, K. and Fox, M.A. 1998. Relationship marketing effectiveness: the role of involvement. *Psychology and Marketing*, 15(5):443-459.

Gummesson, E. 1997. Relationship Marketing – The Emperor’s New Clothes or a Paradigm Shift. *European Research*, 25(1):53-60.

Harris, C. 1997. Developing Online Market Research and Tools – Considering theorizing Interactivity: Models and Cases. *Marketing and Research Today*, 267-273.

IMO Working Paper 95/4, 12/12/97.
<http://www2.echo.lu/impact/imo/9504.html>.

Kavanagh, M. 1998. Research Gets Wired, *Marketing Week*, 21(25):37-41.

Kotler, P. 1992. Marketing’s New Paradigm: What is Really Happening out there. *Planning Review*, 20(5):50-52.

Lee, J. 1998. Donor Building. *Marketing*, July 1998:18-31.

- McKenna, R. 1992. Relationship Marketing. *Executive Excellence*, 9(4):7,8.
- Mitchell, A. 1995. Directly right up my nose. *Marketing Week*, 17(50):32-33.
- Mitchell, A. 1995. The Ties that Bind. *Management Today*, 60-64.
- O'Sullivan, D. 1996. Relationship Marketing. *Accountancy Ireland*, 28(2):30-31.
- Palye, N. 1996. Romancing your customers. *Sales and Marketing Management* 148 (3):30-32.
- Payne, A. 1994. Relationship Marketing – Making the Consumer count. *Managing Service Quality*, 4(6):29-31.
- Payne, A. 1995. Keeping the Faith. *Marketing*, 13.
- Peltier, J.W., Boyt, T. and Schibrowsky, J.A. 1998. Relationships building. *Journal of Health Care Marketing*, 18(3):16-24.
- Peppers, D. and Rogers, M. 1994. Building loyalties via "one-to-one" marketing. *Business Marketing*, 79(8):D4-D7.
- Peppers, D. and Rogers, M. 1995. A New Marketing Paradigm: Share of Customer, not Market Share. *Managing Service Quality*, 5(3):48-51.
- Peppers, D. and Rogers, M. 1996. Customer/Data feedback loops. *Forbes (ASAP Supplement)*, April 1996:60.
- Peppers, D. and Rogers, M. 1998. Better business-one customer at a time. *Journal for Quality and Participation*, 21(2):30-37.
- Pruden, D. 1995. Retention Marketing gains spotlight, but does really match philosophy? *Brandweek* 36(6):15.
- Roger, S. 1997. Did he jump or was he pushed? *Marketing News*, 31(10):2,21.
- Rust, R.T., Zahorik, A.J. and Keiningham, T.L. 1993. Return on Quality (ROQ): Making Service Quality Financially Accountable, *Conference Paper*, 1-23.
- Silverman, S.M. 1995. Retail Retold. *Inc.*,17(4):23-25.
- Steenkamp, J.E.M. and Baumgartner, H. 1995. Development and cross-cultural validation of a short term of CSI as a measure of optimum stimulation level. *International Journal of Research in Marketing*, 12:97-104.

Tehrani, N. 1995. Loyalty Marketing...Because Companies Live or die by Repeat Business. *Telemarketing*, 14(5):2-6.

Tucker, F.G. 1994. Creative Customer Service Management. *International Journal of Physical Distribution and Logistics Management*, 24(4):32-40.

Warner, B. 1997. MCI scores retail/partner bonanza. *Brandweek*, 38(23):6.

Weber, J. 1995. Securing Loyal Customers. *Cellular Business*, 12(10):88-90.

Yoffie, A.J. 1998. The 'Sampling Dilemma' is No Different On-line. *Marketing News*, 32(8):16.

Sample Fit Indices of (continued from Table 6.11)

	Value
	0.930
	0.851
	0.752
	0.959
	0.851
	0.959

Statistics of (continued from Table 6.11)