































































- Mohsan, F., Nawaz, M. M., Khan, M. S., Shaukat, Z., & Aslam, N. (2011). Impact of Customer Satisfaction on Customer Loyalty and Intentions to Switch: Evidence from Banking Sector of Pakistan. *International Journal of Business and Social Science*, 2(16), 230-245.
- Morgan, Robert .M. and Shelby D. Hunt (1994), “ The Commitment-Trust Theory of Relationship Marketing,” *Journal of Marketing*, 58 (July), 20-38
- Moorman, Christine, Rohit Deshpande, and Gerald Zaltman (1993), “Factors Affecting Trust in Marketing Research Relationships,” *Journal of Marketing*, 57(January), 81-101
- Musa, R. (2005),” A Proposed Conceptual Framework of Satisfaction –Attitudinal Loyalty-Behavioral Loyalty Chain: Exploring the Moderating Effect of Trust,” ANZMAC 2005 *Conference Relationship Marketing Consumer*, 44-51
- Ndubisi N. O. (2004). Factorial and discriminant analyses of the underpinnings of Relationship Marketing and customer satisfaction. *International journal of Bank Marketing*, 23
- Peppers, D., & Rogers, M. (2016). *Managing Customer Experience and Relationships: A Strategic Framework*. John Wiley & Sons, New Jersey.
- Poku, K. Zakari, M. and Soali, A. (2013), “ Impact of Service Quality on Customer Loyalty in the Hotel Industry: An Empirical Study from Ghana,” *International Review of Management and Business research* 2 (2)
- Sharma, S. & Goyal, D.P. (2011). “Critical Success Factors For Crm Implementation: A Study on Indian Banks”, In Dua, S., Sahni, S. and Goyal, D.P. (Eds), *Information Intelligence, Systems, Technology and Management, Communications in Computer and Information Science*, Vol. 141, Springer Heidelberg, Dordrecht, London And New York, Ny, 32-40.
- Tom, O.M., Ronald, B. and Joel, C. (2014) Relationship between Financial Bonds and Customer Value in Commercial Banks in Kenya. *International Journal of Economics, Commerce and Management* United Kingdom <http://ijecm.co.uk/> 2, (12),
- Wong, C.B. (2005). *The Influence of Customer Satisfaction and Switching Cost on Customer Retention: A Survey of retail Internet Banking Users in Hong Kong*. University of South Australia, 2004.