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RELATIONSHIP MARKETING: A SUSTAINABLE TOOL FOR CUSTOMER SATISFACTION IN THE NIGERIAN BANKING INDUSTRY

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ABSTRACT

The study examines the impact of relationship marketing as a sustainable tool for enhancing customer satisfaction, using customers of GTBank PLC branches in Ilorin, Nigeria as the study area. The population of the study comprises of the customers of GTBank in Ilorin. The study employed the use of primary data through a self-administered questionnaire. The results of the hypotheses tested reveals that commitment in relationship marketing have significant effect on customer satisfaction (β= 0.511, t = 7.753, p – 0.024). It also revealed a significant effect of trust in relationship marketing on customer loyalty (β = 0.548, t = 2.079, p = 0.012). This connotes that a better relationship with customers in the banking industry will yield positive result on customer satisfaction and loyalty, vice versa. It can therefore be concluded that relationship marketing has significant impact on customer satisfaction.

Keywords: Bank industry, Commitment, Customer Loyalty, Customer Satisfaction, Relationship Marketing, Trust.

INTRODUCTION

The financial service industry has recently been witnessing serious changes and great competition, with many of these changes in the form of new regulations, change in consumer behaviour, increase in the usage of information and communication technology and increased competition (Lymperopoulos, Chaniotaki & Soureli, 2013; Heinonen, 2014). Banking sector is witnessing a very strong competition in recent decades and they are the major driver of any country's economic activities. Therefore, economic growth of a country to a great extent, depends on the accomplishment of its banking industry which also greatly rely on trust and customer satisfaction. Banks essentially, help in capital deployment from excess to shortfall in the economy with the intent of making accessible the essential banking services in the entire parts of the country especially the unbanked rural and semi urban areas (Chatterjee and Kamesh 2019)

Banks have to create and support the development of long-term customer relationships that offers a superior value than that of the banking product itself through greater effort. However, building added value is not easy because competitors will not just go to sleep too but keep looking out for a way of wearing out the value a similar company may think they have succeeded in adding to their product to make it unique. Apart from the changes that occurs on the providers end, substantial changes also take place on the customers' end. Customers expectation has become very high, they are now equipped to perform some functions that use to be exclusively handled by banks, they are more informed, more sophisticated, and have knowledge about accessible alternatives, have the power to choose among several comparable service providers (Heinonen, 2014). The changes that result from the impact of customer behaviour and their needs, in addition to objective of gaining and sustaining market competitiveness, a lot of financial, technological and human resources is being invested into customer relationship management (CRM) by banks (Jugovi, Petrovic, & Kostic-Stankovic, 2015).

The intangibility nature of service and the involvement of high level of customer interaction has made the strategy of relationship marketing to be very imperative to the service industry. This strategy has an important factor because it does not solitarily, cause increment in customer retention and company profitability, but similarly, lead to a sustainable competitive advantage to a service firm since competitors cannot easily duplicate the intangible aspect of relationship (Reichheld and Sasser, 1990).

The definition of relationship marketing (RM) can be inferred from its name to basically mean the way by which personal relationship is been developed with customers by an organization. It is very easy to start a business but difficult to build a strong customer relationship. Increasing need of relationship marketing has gingered attention to the area of consumer trust and satisfaction in order to establish, develop, and maintain an efficacious personal relation.

Any organization that want to build a business successfully from the onset must take relationship marketing seriously. Building a relationship with your customer therefore, requires you to know your customers very well. It is a designed strategy that is used to grow customer loyalty, interaction and long-term engagement. Top management officials in banks recognizes the fact that establishing a strong relationship with customers will ensure long-term profitability and sustainable core profits.

However, both the service providers in bank and the customers must enjoy the advantage of relationship in the long term (Dimitriadis, 2011). When relationship improve between the banks and its customers, efficiency and quality of service being rendered in the bank will also increase (Brige, 2006). Nowadays, through the extensive practice of electronic communication technologies, customer relationship management has experienced substantial changes and it characterises a system which comprises all facets of communication and interaction with customers. In another way round, it determines how to interact with customers, provide solution to their needs, encourage them to patronise banking products and services, create a sense of loyalty and sustain financial connections with customers (Rezghi, Valmohammadi, & Yousefpoor, 2014).

Generally, banks that sees the importance of establishing strong relationships with customers stands a better chance in retaining these customers in the long term by providing them with extra worth tailored to meet their needs. In order to meet customers' need, better understanding of customer demographics and behavioural patterns is required (Estrella-Ramón, 2017).

Customer satisfaction is attained through the experience that a customer has with a product/service they consumed in contrast with what they expected. The customer who is satisfied with a product or service will probably purchase again and also relate his or her experience with the consumption of the product or service to others. A satisfy customer also have a tendency to maintain his or her loyalty to that particular product or service because they will not see any reason why they should switch to another one since they have already derived a form of satisfaction from one.

Notwithstanding, the fact remains that building a good relationship that will be long lasting is not an easy task in the banking industry due to the turbulent competition in the industry. In the light of the foregoing, the study therefore examines the effect of relationship marketing on customer satisfaction.

The specific Objectives of the Study include to:

(i) determine the effect of banks' commitment on customer satisfaction; and

(ii) examine the effect of banks' trust on customer loyalty.

The following research hypothesis were formulated to achieve these objectives:

(i) There is no significant effect of banks' commitment on customer satisfaction.

(ii) There is no significant effect of banks' trust on customer loyalty.

LITERATURE REVIEW

Relationship in marketing and business is define as the procedure by which each customer comprehensive "touch point" information is being cautiously handled in order to maximize customers' loyalty (Kotler & Keller, 2009). From a service marketing perspective, Grönroos (2000) maintained that "a relationship develops when a customer perceives that there is a reciprocated way of thinking between him or her and the seller or service provider". Walsh, Gilmore, and Carson, (2004) views relationship marketing in form of "the activities performed by banks in order to attract, interact with, and retain more profitable or high net-worth customers". With regards to the aforementioned definition, it can be concluded that relationship marketing is out to increase the profitability of service providers' and synchronously, offering consumers, better services.

Strategies of Relationship Marketing in the Banking Sector

Banking is a tailored service-oriented industry and hence should provide services which accurately suits customers need. Bankers are therefore, expected to forestall, recognize, design, deliver and lastly satisfy customers need in an effective and efficient way. In the banking industry, quality services delivery is the main influence that can be used to create a very strong customer relationship. The quality of services offered determines the level of customer satisfaction generated to a reasonable extent. Inversely, customers are dissatisfied and disloyal if the quality of services provided is poor.

There are so many challenges in the banking sector like regular update of knowhow, rural marketing, educating customer and creating awareness, retaining good hands and gaining customers' loyalty. However, these challenges can be overcome through designing an active marketing strategy that employs competitive advantage to overcome stiff competition and also deliver maximum customer satisfaction. Manoj, (2015) states that in this present time banking sector, bank products marketing is now very important for the survival of banks.

According to Agrawal, (2017) banking is a customer oriented, subdivision in the service industry. Therefore, offering a tailored service to enhance customer satisfaction is essential in order to be able to stand competition. The strategy of "customers first" and maintaining of strong relationship with customer must be implemented and developed by banks. The importance of relationship marketing in banking sector was further emphasized on by Mahapatra and Kumar, (2017), who opine that in retaining customers in this era of competition, customer centric approach is a requirement. It is very essential for firms to build a quality relationship with customers in order to increase loyalty.

Benefits of Relationship Marketing

Relationship marketing can help to reduce cost since it aids the understanding of customers need which leads to customer loyalty. It has been revealed in research that a firm spend less in serving a loyal customer than in attracting and serving a new one (Ndubisi, 2004). Gwinner, Gremler, and Bitner (1998). highlighted the following advantages that customer could derive from relationship marketing; stated in Rashid (2003):

Confidence: lessen nervousness, trust in a product or service provider, and a sense of reliability towards the provider.

Social Benefits: individual recognition by employees, customers sense of familiarity with employees, the development of attachment with employees.

Special Treatment: additional services, special prices, higher precedence than other customers. With respect to the advantages of relationship marketing from the organizational perspectives, permits organizations to retain customers and also increase profitably and cut costs of purchase. Some of the reasons why organizations invest in building customer relationship comprises of access to useful information about the need and want of customers (Ndubisi, 2004). An effective relationship marketing aids the expansion of business in organizations. Stone et al. (2000) stated that a satisfied customer can become strong promoter of a company's products or services. Any newly attracted customer through organizational reputation would probably bring faster revenue to the business. The benefit of employing relationship marketing in retail banking services includes: (i) improved consumer loyalty (ii) consumers benefits (iii) enhanced promotion of complementary services (Arturo, Cobertizo, Pedro & David, 2007). Likewise, the customers expect extra services from their banks by sustaining long term relationships in the form of getting good service, social benefits, assurance and special dealing (Gwinner et al., 1998). They included that these kinds of benefits are the key things that could motivate customer in developing a long-term relationship with the bank. San Martin, (2005) described three elements that increases interpersonal profits in the affiliation amongst consumers and service providers, relationship with the trademark, interpersonal relationships, and company relationships:

1. Relationship with the trademark: Consumers look out for precise trademark characteristics like trust and project their feelings onto the trademark (loyalty).
2. Interpersonal relationships: it is imperative to put into consideration the emotive element, which may generate persuasive variables like trust and commitment.
3.The level of relationships: it is not easy to unraveling the various relationship levels for financial businesses because the establishment, the staff, and the services belongs to unified unit.

Relationship marketing has the following significant dimensions: trust, commitment, bonding, empathy, reciprocity, fulfilment of promise, communication and handling of conflicts. But for the purpose of this study, only trust and commitment will be discussed as it is the major focus for the research.

Trust is the "cornerstone" of long-term relationships (Jusˇcˇius & Grigaite, 2011). It is the readiness to putting one's confidence on an exchange partner. Disloyalty of service provider to trust could cause defection. It means taking jointly approved words as fact and reducing one's perception of the possibility that either party will behave unscrupulously (Leung, Lai, Chan, & Wong, 2005). Trust can be said to be the conviction concerning the other party's intents in the relationship. It is a pleasant experience that influences a customer to keep on with a relationship in an organization. Trust is good way of predicting loyalty (Reichheld and Schefter., 2000). Trust can be described as the assurance regarding to another party's intent in the tie (association). In RM viewpoint, trust is seen as the part of business relationship that establishes the level of believe and reliance that a party have on the trustworthiness of the promise delivered by the other party (Callaghan, McPhail & Yau, 1995).

Khojastehpour and Johns (2014) elaborate on trust, fulfilled promises, and loyalty. The sustainability of the partnership is primarily based on communication, a key catalyst for trust and commitment, experience and satisfaction. Likewise, Shaladi (2012) emphasizes that there are numerous features that are responsible for buttressing the basis of sustainable relationships in international business situations, that is, commitment, trust, customer orientation/empathy, experience/satisfaction, and communication.

Commitment as being described by (Shaladi, 2012), is the sturdiest predictor of voluntary decisions to continue in a relationship, a fact which supports its crucial impact on the development of long-term business relationships. It has been discovered that commitment reduces the likelihood of switching and can also encourage banking behavioral loyalty (Frow, 2007). According to Morgan and Hunt (1994) commitment described the vitality of continuing relationship between two partners that lead a partner to seeing the reason why such relationship should be giving extra effort to maintain it.

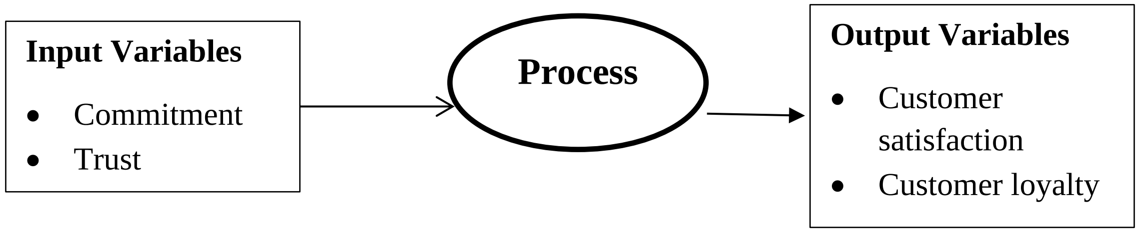
Customer satisfaction

Customer satisfaction is also total assessment and result of a firm's products (or services) from customers (Kim, Vogt, and Knutson, 2015). It is very imperative in the profitability of an organization. Satisfaction is a way by which opportunities are being compared with imaginary performance, hence, it is presumed to comprise of a cognitive procedure in a consumer's cognizant control, and an emotive process separate from cognizant control (Hsu & Lin, 2008). According to Hsu and Lin (2008) "When satisfaction becomes an important element, CRM affects retention not only independently but also collaboratively. Moreover, while the main effects of CRM are conspicuous for retention, customer satisfaction is a highly complex and multi-dimensional phenomenon" (Hsu & Lin, 2008). Discrepancy in the quality and worth of products and services offered to customer generates discrepancy in customer satisfaction, which generate change in customer loyalty (Auh and Johnson, 2005).

Customer Loyalty

Yim, David and Chan (2008) described customer loyalty as an extremely profound commitment to continue acquiring a product or service in the future despite the situational influences and marketing exertions, which possess the power to generate switching behavior. It is the main job of manager and marketers to create and develop customer loyalty in the banking sector if they want to sustain their company and increase profitability.

Figure 2.1: The study model



Source: Researcher, (2020)

Concept of Sustainability

The concept of sustainability is gaining greater attention in marketing decisions nowadays. Chamorro, Rubio and Miranda, (2007) gave a sequential synopsis of the notions that united marketing and the sustainability idea, therefore, causing a change in the development of ideas like: *ecological marketing* (Fisk 1974, Henion and Kinnear, 1976), *green marketing* (Ottman, 1993, Smith 1998), *environmental marketing* (Coddington, 1992, Peattie 1995), and *sustainable marketing* (van Dam and Apeldoorn, 1996, Fuller 1999).

New marketing paradigm for sustainable development

The idea and practices of sustainable development keep progressing and becoming a substantial vector of the development policies by integrating the components of *"the triple bottom line"*. Businesses have to sustain financial stability and competitiveness while recognizing ecological necessities and societal demands (Belz and Karstens, 2010). Understanding the importance of sustainable development and the difficulty, full of conflicts and interchanges, of the incorporation of the three dimensions of sustainability, one of the important business strategies that ensures sustainable development has taken the shape of green marketing, presently known as sustainable marketing (Saxena and Pradeep, 2010; Belz and Karstens, 2010). The reason behind this growth is because businesses and nations have comprehended that sustainable marketing can assist in increasing the number of customers and profitability leading to sustainable development although, caring for the environment and society. Sustainable marketing is *"a management conception which attends to the environmental and social demands and eventually turns them into competitive* *advantages by delivering customers value and satisfaction*" (Belz and Karstens, 2010, p. 3). In the vision of three bottom lines sustainability, sustainable marketing can be defined as building and upholding sustainable and gainful relations with the customers, the societal environment and the natural environment. Lastly, an extensive vision on sustainable marketing considers it as being the approval of sustainable business practices that generate healthier businesses, improved relationships and a better world (Anderson, 2012). The aforementioned viewpoints propose that sustainable marketing is wider than green marketing since it embodies the principle guiding sustainability.

Theoretical Framework

The study is based on two major theory which include:

Stakeholder Theory which was developed by Donaldson (1995). It states that organizations are not just in existence solely to maximize shareholders value but also to guard the interest of variety of stakeholders whose adverse responses may have adverse effect on the survival of the establishment. These stakeholders are: customers, suppliers, employees, host communities, creditors/lenders and even the government.

Stakeholder theory therefore maintains that customers are the life wire of every establishment because without them, revenue cannot flow which is the only reason organizations exist. To be able to maximize shareholders value, firms have to maintain a good relationship with customers who are actually the main means of generating income and the motive behind companies' existence. That means no customer, no firm. Banks have variety of ways to protect customers' interest especially from external intruders such as electronic fraudsters who specializes in diverting customers' money to themselves. This protection demands for individual relationship with customers and putting in place stringent measures to ensure the safety of deposits under their care. When a customer's interest is protected, he continues to buy the product or services of the bank and also, recommend it to others. The mismanagement of one customer can discourage so many potential buyers from patronizing. This theory is relevant for this paper because of its focus on customer relationship management.

The Social Exchange Theory (SET) was based on the works of Homans (1974) and is widely seen as one of the most important conceptual paradigms in organizational behaviour. This theory gave a suggestion that to be an active competitor (in the universal economy), one is required to be a trusted co-operator (in some networks)". Also, commitment and trust are the main arbitrating variables because they encourage exchange partners to preserve relationship investments, reject attractive short-term substitutes, and uphold the credence that partners will not behave unscrupulously. As business partners interrelate with each other regularly, trust may develop.

Empirical Review

Ojiaku, Obinna, Aghara, Vincent and Ezeoke (2017) study examined the relationship between relationship quality and customer loyalty. The study precisely, investigated the influence of trust, satisfaction and commitment on loyalty and to determine the effect of the relationship marketing program adopted by pension firms on customer loyalty. Questionnaire was administered to 354 respondents. From the data generated, hypothesis was tested using regression analysis. The results show that customer trust and satisfaction affect customer loyalty. It also reveals that relationship marketing affects loyalty.

Bolanle and Emmanuel (2016) study examined the impact of relationship marketing on customer satisfaction. The undergraduate students in a private university in Oyo State Nigeria was their case study. Questionnaire was employed in gathering related data from the respondents. Pearson correlation and multiple regression analysis was used in testing the hypothesis. The result of the study reveals that relationship marketing has a significant effect on customer satisfaction.

METHODOLOGY

The research adopted survey design because it gives the researchers an ample opportunity to describe a phenomenon as it is with the aid of questionnaire. It is also convenient and accurate, especially in data collection and analysis. The study collected primary data for its use. GTBank branches within Ilorin metropolis was selected as the case study (Unilorin branch, Tanke branch and Taiwo branch). Hence, the population of the customers was infinite.

Cochran (1977) formula for determining large population sample size was adopted to arrive at 384 respondents for customers from the selected banks to achieve the objectives of the study. The formula is shown below;

$$n_0 = \frac{Z^2 pq}{e^2}$$

Where:

n_0 = sample size,

Z = value of the normal curve that cuts off an area α at the tails (1 – α equals the desired confidence level, e.g., 95%),

e = the desired level of precision,

p = the estimated proportion of an attribute that is present in the population, and

q = 1-p.

Therefore, the customer's sample size for the study at 95% confidence level and 1% precision is denoted by; Z = 1.96, p = (0.5 maximum variability assumed) since actual variability in the proportion is not known), q = 0.5. e = 0.05.

Therefore, the sample size for the customers become $n_o = \frac{(1.96)^2(0.5)(0.5)}{(0.05)^2} = 384$

The study collected data using questionnaire with closed-end. The questionnaire has two major sections (A and B), and section A is the demographic characteristics aspect of the respondents, while section B takes care of the dependent and the independent variable questions.

Study variables include: Dependent variable = Customer satisfaction which was measured by the level of satisfaction of consumers. Independent variable= Relationship Marketing which was measured by banks' commitment and trust. Five Point Likert scale ranging from strongly agree = SA, agree = A, undecided = UD, disagree = DA to strongly disagree = SD was used in measuring the variables

Out of 384 questionnaire that was administered, 350 were found useful for the study. Descriptive and inferential statistics was used in analyzing the data collected. Regression analysis was employed to test the hypothesis.

PRESENTATION AND ANALYSIS OF DATA

Data gathered from the respondents were presented, analyzed and hypothesis was tested using regression analysis. The results were interpreted in relations to the objectives of the research.

Table 4.0: Demographic description

S/NO	VARIABLE	DECSRIPTION	FREQUENCY	PERCENTAGE
1	Sex	Male Female Total	132 218 350	37.7 62.3 100
2	Age bracket	18-25 years 26-33years 34years and above Total	118 174 58 350	33.7 49.7 16.6 100
3	Educational qualification	Primary and SSCE NCE/OND HND/B.Sc. MBA/M.Sc. and others Total	10 117 154 69 350	2.9 33.4 44.0 19.7 100
4	Duration of holding an account	Below 5 years 6-10years 11 years and above Total	175 121 54 350	50 34.6 15.4 100

Source: Author's Computation, 2020.

Table 4.0 shows that 37.7% of the respondents were male while 62.3% were female; 33.7% were between 18-25years, 49.7% were between 26-33years, while 16.6% were between age 34years and above; 2.9% were primary/SSCE certificate holder, 33.4% were NCE/OND holders, 44% were HND/BSc holder and 19.7% were MBA/MSc/ Ph.D. holder. Also, 50% holds account with the selected bank below 5years from now, 34.6% have been with the bank between 6 to 10 years now, while the remaining 15.4% have been with the bank for 11 or even over 11years now.

Hypothesis testing

H_{01} There is no significant impact of bank's commitment on customer satisfaction

Table 1.0a: Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.611[a]	.404	.389	.511
a. Predictors: (Constant), banks' commitment				

Source: Author's Computation, 2020.

Table 1.0a shows the model summary result. It reveals the correlation coefficient r to be 0.611 (i.e. r = 0.611) which indicates that strong positive relationship exists between customer satisfaction (dependent variable) and bank's commitment (which is the independent variables). From the same table, it is also clear that r^2 which is the coefficient of determination is 40.4%. This implies that commitment in relationship marketing is responsible for the 40.4% change in customer satisfaction while the remaining 59.6% is clarified by other factors that are not captured in the model.

Table 1.0b: ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	41.729	1	41.729	80.072	.001[b]
	Residual	37.153	66	.563		
	Total	78.882	67			

a. Dependent Variable: Customer satisfaction

b. Predictors: (Constant), Banks' commitment

Source: Author's Computation, 2020.

Table 1.0b presents ANOVA table. The F-statistic as shown from the table is significant since the probability value of .001 is less than the alpha level of 0.05, thus the model is fit.

Table 1.0c: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.576	.300		1.259	.000
	Bank's commitment	.606	.018	.511	7.753	.024

a. Dependent Variable: Customer satisfaction

Source: Author's Computation, 2020.

From the coefficient of table 1.0c, it could be seen that the overall significant effect for the independent and the dependent variable is less than 0.05 significant levels. Therefore, the independent variable significantly affects the dependent variable which implies the rejection of null hypothesis and the acceptance of the alternative hypothesis accepted. The Beta value of 0.511 for Bank's commitment (independent variable) implies that positive change and increase in bank's commitment will lead to 51.1% increment in customer satisfactions.

Hypothesis II

H_{02}: There is no significant effect of Bank's trust on customer loyalty

Table 2.0a: Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.748[a]	.561	.515	.663
a. Predictors: (Constant), Bank's trust				

Source: Author's Computation, 2020.

Table 2.0a presents the model summary. It shows that the correlation coefficient r is 0.748 (i.e. r = 0.748) which indicates that there exists a very strong relationship between customer loyalty (dependent variable) and Bank's trust (independent variables). The table also show clearly that the r^2 which is the coefficient of determination is 56.1%. This implies that average of the percentage i.e. 56.1% change in customer's loyalty can be explained by the increasing level of Bank's trust. While the remaining 43.9% is explicated by other factors that are not captured in the model.

Table 2.0b ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	61.897	1	41.897	44.322	.000[b]
	Residual	28.971	66	.439		
	Total	90.868	67			
a. Dependent Variable: Customer's loyalty						
b. Predictors: (Constant), Bank's trust						

Source: Author's Computation, 2020.

Table 2.0b depicts ANOVA table where F-statistic was revealed to be significant with probability value of .000 which is less than the alpha level of 0.05, thus, the model is fit.

Table 2.0c: Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.631	.306		7.954	.000
	Bank's trust	.697	.095	.548	2.079	.012
a. Dependent Variable: Customer's loyalty						

Source: Author's Computation, 2020.

From the coefficient of table 2.0c, it could be seen that the overall significant effect for the independent and the dependent variable is less than 0.05 significant levels. Therefore, there is a significant effect of the trust in relationship marketing on the loyalty variable which indicates the rejection of the null hypothesis and the acceptance of the alternative hypothesis. The Beta value of 0.548 for Bank's trust (independent variable) implies that increase in level of trust will lead to 54.8% increment in Customer's loyalty

Conclusion and Recommendations

This study assessed the impact of relationship marketing as a sustainable tool for customer satisfaction in the Nigerian Banking Industry. The study thus, reported on how commitment and trust can help in enhancing the sustainability of customer satisfaction. The result of the study therefore, reveals a significant effect of commitment as a sustainable tool on satisfaction and a significant effect of trust as a sustainable tool fr enhancing customer loyalty. Therefore, the study concludes that there is a significant effect of relationship marketing on customer satisfaction. Which implies that a positive change in relationship marketing will lead to a positive change in customer satisfaction and vice versa.

The study based on this conclusion thereby, recommends that, commercial banks should ensure a high level of commitment in their service delivery process through introduction and adoption of technologies like ATM, Mobile Banking, Internet etc. since they all requires customers participation in order to enhance sustainability of customer satisfaction.

Also, banks should position themselves as being trustworthy by demonstrating fidelity, integrity, competence, honesty and reliability in the service they render and not just writing it in their mission statement, they should understand customers crave for confidentiality and trust in handling of their deposit in order to win their loyalty completely. sustainable

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