

Analysis of the impact of the behavior of front-office employee, trust and satisfaction on the customer loyalty of bank customers

Najwa Dorhmi, (PhD Student)

*Laboratory of Economics and Management Organizations
Faculty of Economics and Management
Ibn Tofail University, Kenitra, Morocco*

Ilham El Haraoui, (PhD, Professor)

*Laboratory of Economics and Management Organizations
Faculty of Economics and Management
Ibn Tofail University, Kenitra, Morocco*

Correspondence address:

Faculty of Law, Economics and Social Sciences.
Ibn Tofail University
Morocco (Kenitra)

Disclosure statement:

Author are not aware of any funding, that might be perceived as affecting the objectivity of this study.

Conflicts of interest:

The authors report no conflicts of interest.

Cite this article

Dorhmi, N., & El Haraoui, I. (2020). Analysis of the impact of the behavior of front-office employee, trust and satisfaction on the customer loyalty of bank customers. *International Journal of Accounting, Finance, Auditing, Management and Economics*, 1(2), 496-510.
<https://doi.org/10.5281/zenodo.4029683>

DOI: 10.5281/zenodo.4029683

Published online: 15 September 2020

Copyright © 2020 – IJAFAME



Analysis of the impact of the behavior of front-office employee, trust and satisfaction on the customer loyalty of bank customers

Abstract:

The front-office employee is an important source of customer loyalty, which contributes to the competitive superiority of the bank, since it is always in direct contact with the customer. Thus, their behavior is essential to maintain this relationship. The main objective of this article is to study the impact of the behavior of front-office employee, satisfaction and trust in the customer loyalty of bank customers. The analysis of the results confirmed the existence of a significant relationship between the different variables on the loyalty of bank customers.

Keywords: Behavior of front-office employee, customer loyalty, satisfaction, trust, banking sector.

JEL Classification : G29, M31, M51

Paper type: Empirical research

1. Introduction

The fierce competition that now exists in the financial sector generates a major concern for financial institutions to establish a long-term relationship with their customers (Jacoby and Chestnut, 1978; Dick and Basu, 1994; Uncles and Laurent, 1997; Zeithaml and al, 1996; Oliver, 1999). Indeed, ensuring customer loyalty has become the main criterion of corporate success (Reichheld and Scheffer, 2000).

In the same sense, the relational approach emphasizes the interaction between contact personnel and the client, which has become a crucial relationship often described as the moment of truth (Normann, 1991), thus promoting the development and maintenance of long-term relationships. It provides a relevant theoretical basis for understanding and explaining this relationship between contact personnel and the customer, ensuring an opportunity for differentiation and personalization of the suggested services. (Crosby, Evans and Cowles, 1990; Perrien and Ricard, 1995; Hartline and Ferrell, 1996; Dolen and al, 2002).

Trust and satisfaction are major antecedents of fidelity, which are conceptually different but related (Crosby and al., 1990; Dwyer and al, 1987). According to Anderson and Weitz (1989), trust plays a driving role in the relationship, since it reinforces the intention to cooperate and the parties' expectations in terms of the continuity of the relationship, while some authors explain satisfaction as the consumer's emotional response to a meeting or service relationship (Liljandar and Roos, 2001).

The interest of this article is to confirm the existence of relationships between the front-office employee, satisfaction, trust and loyalty. According to some studies conducted on the impact of some components of relationship marketing (such as satisfaction and trust) on loyalty, Bergeron et al. (2003) identified trust and satisfaction as having a significant impact on loyalty. With this increased competition and changing customer behavior, it has become mandatory for staff to maintain long-lasting relationships with customers, gaining their trust, satisfaction and loyalty, hence the question: "What is the impact of the behavior of front-office employee, satisfaction and trust on customer loyalty in the banking sector? »

Our article focuses on the impact of front-office employee, satisfaction and trust on customer loyalty in the banking sector. Its main objective is to analyze the impact of the behavior of front-office employee, satisfaction and trust on the loyalty of bank customers, as well as the impact of the behavior of front-office employee on satisfaction and trust.

In a first place, the conceptual framework will be presented in order to define the different concepts related to the problematic and the objective of the article, namely : the behavior of front-office employee, the satisfaction, trust and loyalty of bank customers, followed by an exposition of the hypotheses and the research model, then a presentation of the methodology applied for the realization of this article, then the results of the in-depth analysis of the data collected, and finally the discussion of the results presented.

2. Literature review and hypothesis development

Loyalty has been the subject of much research (Jacoby and Chestnut, 1978; Dick and Basu, 1994; Zeithaml and al, 1996; Oliver, 1999), it has become the focus of marketing researchers, thanks to changing consumer expectations and tough competition, and has been the subject of much debate to the present day. According to Payne and Webber (2006), it is defined as "a sense of attachment and affection for the organization, its people, services or products, demonstrated by their intention to continue the business relationship. It is presented as a deep commitment to re-purchase a product or use a service without taking into account situational factors and marketing efforts that may lead to a change in purchasing behavior (Kotler, and al., 2006).

Customer satisfaction and rising customer expectations have created a competitive climate in which the quality of the relationship between the customer and the bank has become more

important, in some cases more important than the product itself (Smith, 1990). This is how the role of the contact staff comes into play between the customer and the bank. Its role is to anticipate customer needs, in the personalization of service delivery and in the creation of relational links with the customer, which leads to customer loyalty (Lovelock and al., 2008).

Contact personnel are those who are directly and personally involved in the production of a service with the customer (Eiglier, 2002). Thus, contact personnel can be defined as any employee who is at the forefront of the organization and maintains direct contact with clients (Nguyen and Leblanc, 2002). In addition, he or she is responsible for service delivery, conflict management, convincing, satisfying and retaining the customer in order to keep a lasting partner in the company (Lovelock and Wright, 2002). Nevertheless, Bitner et al. (1990) focuses on the discretionary aspect of the behavior of service personnel. They say that the customer will be more satisfied during a service meeting when staff proceed with skill, firmness and competence to solve their problems.

The concept of trust is of great importance in service marketing. Several authors identify trust as a fundamental factor in the development of a relationship between a bank and a client (Berry, 1995; Perrien, Filiatrault, and Ricard, 1993). The results of the studies by Crosby and al. (1990) and de Zineldin (1995) indicate that the degree of confidence firms have in their banks directly influences their level of loyalty.

In relationship marketing, according to Morgan and Hunt (1994), trust exists when one party enters into a relationship with another that it considers credible and honest. Thus, according to Anderson and Weitz (1989), trust plays a driving role in the relationship, since it reinforces the parties' cooperation and expectations for the continuity of the relationship. In the banking field, Perrien and Ricard (1994) confirm that the solidity of a relationship between the bank and its customer is based on mutual trust, from which the banker expects the customer to provide him with any information likely to help him in his operations. In return, the customer wants his banker to offer him a personalized service with the best possible conditions.

It should be noted that trust can also be defined as an antecedent of fidelity, and several authors agree that trust is a crucial component of the relational approach (Evans and Cowles, 1990; Leuthesser, 1997; Smith, 1998; Dorsh and al, 1998; Boles and alii, 2000). For Crosby and al. (1990) confidence has an effect on the duration of a relationship, just as Zineldin (1995) reports that fidelity is highly dependent on the level of confidence.

We can highlight that customer satisfaction is a priority for banking managers, since effective and efficient management of service quality has an impact on customer satisfaction and represents a competitive advantage for the company (Kangis and Passa, 1997). Note that satisfaction is a key variable in the development of a long-term relationship, as is trust (Crosby and al. 1990). Thus, for Dufer and Moulin (1989), satisfaction is an internal state that accompanies the confirmation of aspirations relating to the consumption project, the latter integrating expectations developed about the products and the related performance standards.

According to Anderson and Mittal (2000), the literature on the satisfaction-loyalty relationship indicates the existence of a direct, linear and positive relationship between the two. Bloemer and alii (1998) also examined the relationships between service quality, satisfaction and loyalty. They concluded that quality of service had an indirect effect on loyalty through satisfaction, and that satisfaction had a direct effect on loyalty.

2.1. Hypotheses development

Based on the conceptual links we found drawing on literature, our goal is to test and assess the impact of the behavior of personnel in contact, confidence and satisfaction on loyalty and the relationship between trust and behavior of staff in contact, and between the latter and satisfaction.

In many studies, the aspect of the behavior of front-office employee is specifically identified in the context of the quality of services. According to Lovelock and Wright (2002), contact staff is an important source of customer loyalty, which contributes to the competitive superiority of the service company. Since the seller or service staff is always in direct contact with the customer, their behavior is an essential element in maintaining this relationship, even when strengthening their loyalty to the company (Crosby and al. 1990; Williams, 1998).

H1: *“The behavior of front-office employee has a significant and positive impact customer loyalty.”*

In the banking sector, Bloemer and alii (1998) studied the relationship between quality of service, satisfaction and loyalty. They concluded that quality of service had an indirect effect on loyalty through satisfaction and that satisfaction had a direct effect on loyalty, which they recommended that research be conducted to better understand the concept of loyalty in the bank. Also according to Anderson and Mittal (2000), the literature on the relationship satisfaction/loyalty indicates the existence of a direct, linear and positive relationship.

H2: *“Satisfaction has a significant and positive impact on customer loyalty.”*

Several authors admit that trust is a critical component of the relational approach (Evans and Cowles, 1990 ; Henning-Thurau and Klee, 1997 Leuthesser, 1997 ; Smith, 1998 ; Dorsh ET alii, 1998 ; Boles and alii, 2000). For Crosby and al. (1990) Trust has an effect on the duration of a relationship, as Zineldin (1995) points out that loyalty is highly dependent on the level of trust.

H3 : *“Trust has a significant and positive impact on customer loyalty.”*

Front-office employee must be customer-oriented in order to generate satisfaction by being able to meet expectations (Williams1998; Petitjhon and alii 2000). According to Ganesan (1994), satisfaction is a fundamental factor in a relationship between two partners, since it increases their cooperation and minimizes the risk of breaking their relationship. Vanhamrne (2001) admits satisfaction as a mediator of consumer behavior after purchase and that it has consequences on loyalty and word of mouth.

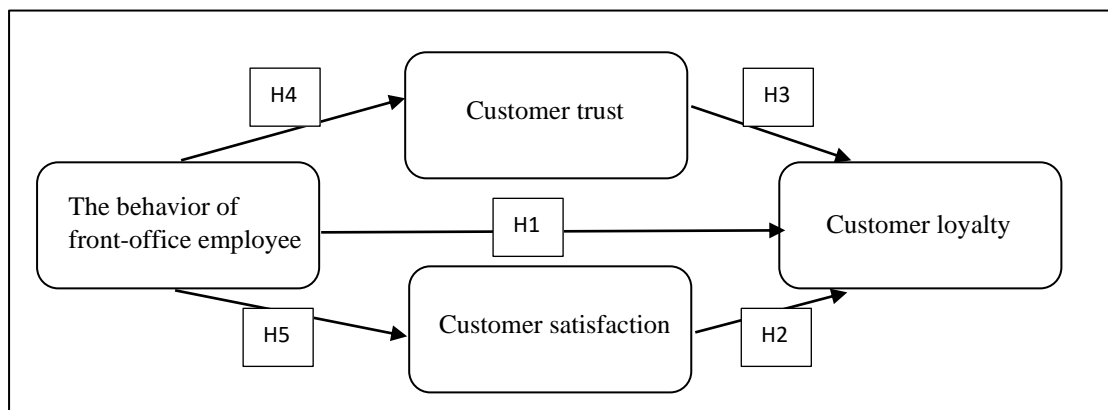
H4: *“The behavior of front-office employee has a significant and positive impact on customer satisfaction.”*

Moorman and alii (1993) define trust as " the will to rely on an actor in whom one trusts ", Morgan and Hunt (1994) add that trust is supposed to be the perception of seriousness and integrity shown by the person with whom one is in relationship. Several researchers insist that trust comes from honesty and the wholeness of the other party (Crosby, and al.1990).

H5: *“The behavior of front-office employee has a positive impact on customer trust.”*

The figure below summarizes all the variables mobilized in this research as well as our hypotheses:

Figure1: Conceptual research model



Source: Authors

3. Research method or methodology

The choice of data collection method is in the form of a survey, the approach most commonly used in marketing research, where information is collected through a questionnaire offered to individuals (Astous, 2005). The selection of respondents was based on a non-probability convenience sampling method. The size of our sample is defined according to the method of convenience. Thus, we resolved to interview 101 customers of the bank, regardless of their age, gender, seniority and their choice of agency.

Data collection took place over a 2-week period, resulting in a total of 101 respondents, in order to have the sample size required to test the validity and reliability of our measurement instruments. The choice of data collection method is survey, which is the most commonly used method in marketing research. Information is collected through questionnaires provided to individuals (d'astous, 2005). This is a technique we use in our research, where face-to-face surveys are chosen to verify some information, to check the answers of respondents, and to avoid misunderstanding of questions.

Following the reasoning of Astous (2005), the data collection method was used for two main reasons: the nature of information to be obtained (no-personal information is requested, anonymity and confidentiality are respected) and available time (time constraint was very present, because the majority of people said requested pressed and do not have enough time to respond; the survey took about 10 minutes).

Convenience sampling involves rationally identifying respondents who can accurately represent the study population. The choice of this method is mainly justified by the fact that it was the most appropriate to allow us to meet our relatively short deadlines.

The questionnaire administered in this study consists of five sections: The first concerns general client issues (age, gender, seniority and choice of agency). The second section, relates to respondents' views on the behavior of front-office employee, whether they are satisfied or dissatisfied. The third section measures the degree of client satisfaction with their relationship with the behavior of front-office employee. The fourth section focuses on the level of customer confidence, and the fifth section looks at customer loyalty.

Throughout the different sections of the questionnaire, our items are presented in the form of questions using a Likert scale ranging from 1 "strongly disagree" to 5 "strongly agree". Some of the measurement instruments we have chosen for our concept are adopted from several research studies through our literature review:

Table 1: List of items

	Items	Reference authors
The behavior of front-office employee	Staff work quickly and efficiently (CP1)	Sirdeshmukh and alii (2002)
	Staff treat you with respect (CP5)	
	I find that the representative has the skills to respond to client requests (CP2)	Graf, (2004) and Julien and Dao, (2006)
	I find that the representative provides accurate and reliable information on operations (CP3)	
	The representative acts as if he or she considers the client to be valuable (CP4)	
	Staff is available (CP6)	Morgan and Hunt, (1994)

Customer satisfaction	The level of satisfaction during the last operation (SATISFS1)	Nefzi (2008)
	My experience with this bank has always been pleasant. (SATIS2)	
	Would you say that you are generally satisfied with your bank? (SATIS3)	
	I'm delighted with the relationship I've established with the staff at this bank. (SATIS4)	
Customer trust	If we were dissatisfied, the representative would show a lot of flexibility so that our relationship would continue. (CF1)	Graf, (2004) and Julien and Dao, (2006)
	I find that the representative is very receptive to client requests (CF4).	
	Staff are honest with customers (CF2)	Sirdeshmukh and alii (2002)
	In the event of a problem, my bank would, in my view, make a major effort to resolve it. (CF3)	Chouk and Perrien, (2005) and Gurviez and Korchia, (2002)
Customer loyalty	I like the performance and service of this bank. (FT1)	McMullan and Gilmore, (2003) and Oliver (1999)
	I believe that using the services of this bank is preferable to other banks. (FT2)	
	The staff makes enough effort to retain you. (FT4)	
	This bank is exactly what I'm looking for in a bank. (FT5)	Olivier (1999)
	I will always choose this bank before the others. (FT3)	
	I will always continue to choose the features of this bank before the others (FT6)	

Source: Authors

A pre-test of our questionnaire was carried out with 10 respondents, in order to avoid ambiguous questions. The results of the pre-test evoked some problems of understanding on some questions, to remedy this, a reformulation of these questions was made to clarify our point of view.

4. Results and discussion

We can firstly note that our sample is composed of 69% men and 31% women, we can also point out that their level of seniority in 36.6% of cases exceeds 15 years. It is important to note that among our respondents 32.7% chose their agency for convenience, 24.8% for its proximity and 14.9% for the competence of its employees.

4.1. Validity and reliability analysis

Verification of the reliability and validity of the measurement instruments used is necessary before testing and estimating our research model. According to Perrien, Chéron and Zins (1983), reliability is defined as the degree to which the research instruments used consistently measure the construct under study, while validity is the degree to which these instruments capture the construct under study.

Principal Component Analysis (PCA) and Cronbach's alpha will allow us to verify the validity and reliability of our measuring instruments. Note that factor analysis represents a set

of multivariate statistical methods whose main objective is to define the latent structure behind our concepts.

This will allow us to identify the underlying dimensions of each concept, which will allow us to identify the items that are highly correlated with each other and then group them together within the same factor that will then be used for the simple and multiple regression that we have chosen to test and evaluate our research model.

According to the KMO test (Kaiser-Meyer-Olkin), the use of factor analysis for the study variables is justified since the $KMO > 0.5$ and sphericity test ($p = 0.000$) criteria were met for all of our measurement instruments (Daghfous, 2006).

The Kaiser-Meyer-Olkin test gives a value of 0.913 for the analysis of the behavior of front-office employee. As shown in Table 2, the CPA has identified a component with an initial eigen value of 5.561 greater than 1. This component alone explains 69.513% of the variation in our concept. It comprises six items (CP1, CP2, CP3, CP4, CP5, CP6) with a Cronbach's alpha of .977.

Table 2: Factor matrix of the behavior of front-office employee

The Component	Statements
Staff work quickly and efficiently (CP1)	.948
Staff have the skills to respond to client requests (CP2)	.940
Staff provide accurate and reliable information on operations (CP3)	.928
Personnel act as if they consider the customer to be valuable (CP4)	.956
Staff treat you with respect (CP5)	.956
Staff is available (CP6)	.933
Eigenvalue	5.561
Sum of the squares of the factors selected for rotation	69.513

Source: Made from the analysis of our database

For the analysis of client satisfaction, the Kaiser-Meyer-Olkin test gives a value of 0.693, the statement "I am delighted with the relationship I have established with the staff of this bank (SATIS4)" was deleted as its score was too low (0.291).

Table 3 summarizes the CPA result, we obtained a single component with an initial eigenvalue (Eigenvalues) of 2.416 which is greater than 1. This component alone explains 60.409% of the variation in our model and includes 3 items (SATIS1, SATIS2, SATIS3), its Cronbach's alpha is equal to 0.850.

Table 3 : Customer satisfaction factor Matrix

The Component	Statements
The level of satisfaction during the last operation (SATISFS1)	.922
My experience with the staff of this bank has always been pleasant (SATIS2)	.800
Would you say that you are generally satisfied with your bank ? (SATISFS3)	.917
I am delighted with the relationship I have established with the staff of this bank. (SATISFS4)	.291
Eigenvalue	2.416
Sum of the squares of the factors selected for rotation	60.409

Source: *Made from the analysis of our database*

With regard to customer confidence, the Kaiser-Meyer-Olkin test gives a value of 0.705. The item "If there is a problem, I believe that staff would make a significant effort to resolve it. (CF3)" was deleted because his score was too low (0.301). Table 4 shows that the CPA has identified a single component with an initial eigenvalue (Eigenvalues) of 2.464 which is greater than 1. This component alone explains 60.409% of the variation in the concept. This component includes 3 items (CF1, CF2, CF4), its Cronbach's alpha is equal to 0.854.

Table 4: Customer confidence factor analysis

The Component	Statements
If you were dissatisfied, the staff would show a lot of flexibility so that your relationship continues. (CF1)	.911
The staff is honest with the customers. (CF2)	.930
In the event of a problem, staff would, in my view, make significant efforts to resolve it. (CF3)	.301
The staff is responsive to customer requests. (CF4)	.824
Eigenvalue	2.464
Sum of the squares of the factors selected for rotation	61.591

source: *Made from the analysis of our database*

While the analysis of customer loyalty, the Kaiser-Meyer-Olkin test gives a value of 0.568, the item "I will always continue to use the services of this bank in preference to competitors. (FT6)" was deleted because his score was too low (0.350). The CPA has identified a single component with an initial eigenvalue (Eigenvalues) of 2.585 greater than 1 (Table 5). This component alone explains 43.089% of the variation in our model. This component consists of 5 statements (FT1, FT2, FT3, FT4, FT5), its Cronbach's alpha is equal to 0.724.

Table 5 : factor analysis of customer loyalty

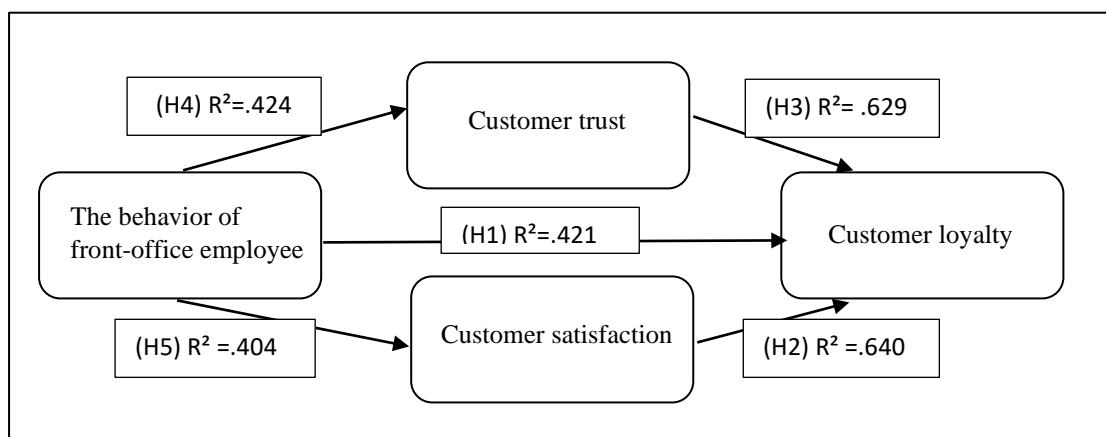
The Component	Statements
I like the performance and services of this bank. (FT1)	.640
I believe that the use of the services of this bank is preferable to other banks. (FT2)	.682
I will always continue to choose this bank before the others. (FT3)	.529
The staff makes enough effort to keep you loyal. (FT4)	.803
The staff of this agency is exactly what I'm looking for in a bank. (FT5)	.815
I will always continue to use the services of this bank out of preference to competitors. (FT6)	.350
Eigenvalue	2.585
Sum of squares of factors selected for rotation	43.089

Source: Made from the analysis of our database

4.2. Simple linear regression analysis

We have chosen regression analysis, which will allow us to verify the relationship between loyalty and the different independent variables, and also to test the relationship between the behavior of front-office employee with satisfaction and trust. Figure 2, below, explains the different relationships between our variables.

Figure 2: the theoretical model of relationships between variables



Source: Authors

From Figure 2, we can see that the model relating the behavior of front-office employee to customer loyalty is significant, with a sig equal to 0.000 less than 0.05. Let us add that its impact is positive with a value of regression coefficient equal to 0.649, of which its R-two displays 0.421 so this model is a linear model with an acceptable explanatory power. From these results it can be concluded that the behavior of contact personnel has a significant and positive impact

on customer loyalty, so hypothesis 1 "The behavior of contact personnel has a significant and positive influence on customer loyalty" is validated.

There is a significant relationship between customer loyalty and the independent variable "satisfaction". This test gives us a Sig of 0.000 with an R-two equal to 0.640 which represents a linear model with good explanatory power, as can be seen in Figure 2, without neglecting its strong and positive effect of 0.800. Indeed, 64% of the variance in customer loyalty is explained by customer satisfaction with the service provided by staff and the bank. According to our results, it can be concluded that bank customer satisfaction has a significant and positive impact on customer loyalty, which means that assumption 2 "satisfaction has a significant and positive influence on customer loyalty" is validated.

According to our results, we can notice that the model that relates customer confidence to customer loyalty is significant, with R-two equal to 0.629, which means 62.9% of the variance of customer loyalty is explained by the customer's confidence in the staff, with a sig equal to 0.000 less than 0.05, so this model is a linear model with a good explanatory power since its R-two is between 0.5 and 0.7 with a positive regression coefficient of 0.629. Based on these results, we can conclude that customer confidence has a significant and positive influence on customer loyalty, which allows us to validate hypothesis 3 "Confidence has a significant and positive impact on customer loyalty".

For the impact of the behavior of front-office employee on satisfaction, we can say through Figure 2 that there is a relationship between the behavior of front-office employee and customer satisfaction. This test gives us a Sig of 0.000 with an R-two equal to 0.424 which represents a linear model with acceptable explanatory power, since its R-two is between 0.3 and 0.5, explaining 42.4% of the variance of satisfaction with a relatively strong and positive effect of 0.651 knowing that its regression coefficient is higher than 0.5. Thus, the relationship between the behavior of front-office employee and customer satisfaction can be said to be significant and positive, which leads us to confirm the fourth hypothesis: Hypothesis4 " the behavior of front-office employee has a significant and positive impact on customer satisfaction" is validated.

The results give us a significance of 0.000 less than 0.05 with an R-two equal to 0.404 which represents an acceptable linear model explaining just 40.4% of the variance of the confidence, let us add an impact of the regression coefficient which is relatively strong and positive of 0.635. This confirms the existence of a relationship between the behavior of front-office employee and client trust, defined as significant and positive (Figure 2). This means that hypothesis 5 " the behavior of front-office employee has a positive effect on customer confidence" is validated.

4.3. Discussion

The results of the regression analysis carried out show that the behavior of front-office employee has a significant and positive impact on bank customer loyalty, meaning that bank customer loyalty increases as the level of the behavior of front-office employee increases.

The existence of a significant and positive relationship between bank customer satisfaction and loyalty has been confirmed, which supports research already applied by other authors. According to Anderson and Mittal (2000), the literature on the satisfaction/loyalty relationship indicates the existence of a direct, linear and positive relationship. Also Bloemer et alii (1998) examined the relationships between service quality, satisfaction and loyalty and concluded that service quality had an indirect effect on loyalty through satisfaction and that satisfaction had a direct effect on loyalty.

Hypothesis 3 has been validated, confirming the existence of a significant and positive impact of trust on bank customer loyalty. This result justifies the research of Ndubisi et al. (2006) who argue that trust is an important element in business-customer relationships and in building loyalty and add that banks should strive to earn the trust of customers. According to

Crosby et al. (1990) confidence has an effect on the duration of a relationship, just as Zineldin (1995) reports that fidelity is strongly dependent on the level of confidence, so the results of Crosby et al. (1990) and de Zineldin (1995) indicate that the degree of confidence firms have in their banks directly influences their level of loyalty.

Concerning the analysis of hypotheses four and five, it was found that the behavior of front-office employee has a significant and positive impact on both variables (satisfaction and trust). Explaining later the particular importance of trust in the relationship between staff and customers (Maister, 1993 and Teece, 2003), asserting that the behavior of front-office employee ensures quality production conducive to customer satisfaction and loyalty (Lee et al, 2006).

5. Summary and conclusions:

The central objective of the work was to verify the impact of the behavior of front-office employee on the satisfaction, trust and loyalty of bank customers as well as the impact of satisfaction and trust on the loyalty of bank customers.

However, the analysis of the results allowed us to validate the five hypotheses proposed, confirming that there is a significant and positive relationship between the behavior of front-office employee, satisfaction, trust and loyalty of bank customers, and that satisfaction has a great influence on customer loyalty followed by the behavior of front-office employee.

This article has two contributions at the same time, the first one, which is a theoretical contribution, allows us to confirm the existence of the relationship between the different variables studied (the behavior of front-office employee, satisfaction, trust and loyalty of the customers) in our Moroccan context, knowing that several studies have verified it (Bergeron et al, 2003 ; Alrubaiee and Al-Nazer, 2010, Talghani, 2011) in their respective environments. However, for our model to be more efficient, it is better to integrate other variables in order to deepen the research.

The second contribution is of the managerial term, reading the results, we can see the importance of the behavior of front-office employee, satisfaction and trust, in this case it is recommended to marketing managers, to carefully select the customer service representatives when recruiting by developing their know-how through continuous training based on customer orientation, a proactive reaction of the staff to determine in advance the needs of their customers, to make the passage of customers through their agency is an original, interesting and pleasant experience in a memorable atmosphere, without forgetting the means that can increase customer satisfaction, is to install a complaint handling system offering fast and efficient services, thus processing requests with professionalism and respect, allowing customers to feel valued.

Nevertheless, as with any research work, it is important to recognize limitations and the need for further study. The first limit is the sample size, which we recommend to be larger. Second, we should have included sub-variables that can further explain the nature of the relationship such as the two dimensions of the behavior of front-office employee (competence/expertise and kindness/respect) as well as the four dimensions of loyalty (cognitive loyalty, affective loyalty, conative loyalty and action loyalty).

To this end, we are considering in future research work to include variables that can further explain the relationship between the customer and the provider of the banking service, either by introducing service personalization, since it is conceived as a key determinant of customer satisfaction, trust and loyalty, without forgetting that service personalization is a crucial means of retaining and retaining customers, or remain in the same context and add other variables that will allow further research, one may even ask the following question : "What is the impact of contact personnel on customer loyalty through personalization? "In this case the variable "personalization" will take on the appearance of the mediator variable.

References:

- (1) Alrubaiee, Al-Nazer (2010), *Investigate the Impact of Relationship Marketing Orientation is Customer Loyalty: The Customer's Perspective*. International Journal of Marketing Studies. Toronto: May 2010. Vol. 2, Iss. 1; pg. 155 (20 p).
- (2) Anderson E. et Weitz B. (1989), *Determinants of Continuity in Conventional Industrial*. Academy of Marketing Science, vol. 23, n° 4, 1995, p. 236-245
- (3) Anderson, Mittal (2000), *Strengthening the Satisfaction Profit Chain*. Journal of Service Research, 3 (2), 107-120.
- (4) Astous, A. (2005), *Le projet de recherche en marketing*. Édition. Montréal Chenelière Éducation, 432p.
- (5) Bergeron, Ricard, and Perrien (2003), *The determinants of the loyalty of business customers in the Canadian banking industry*. The Canadian Journal of Administrative Sciences, 20 (2), p. 107-120.
- (6) Bitner, M.J., Booms, B.H. & Tetreault, M.S. (1990), *The service encounter: diagnosing favorable and unfavorable incidents*, Journal of Marketing, 54, p. 71–84
- (7) Bloemer Josee, Ko de Ruyter, and Martin Wetzels (1998), *Customer Loyalty in a Service Setting*, in E - European Advances in Consumer Research Volume 3, eds.
- (8) Bitner, Booms and Tetreault (1990), *The encounter Service: Diagnosing favorable and unfavorable incidents*. Journal of Marketing, 54, p. 71-84
- (9) Boles, Johnson, and Barksdale (2000), *How Sales people Build Quality Relationships: A Replication and Extension*. Journal of Business Research, 48, 75-81
- (10) Boyer. A et Nefzi, A. (2008), *La relation entre la perception de la qualité et la fidélité: Une application aux sites web commerciaux*. La Revue des Sciences de Gestion: Direction et Gestion. Nov/Dec 2008; 43, 234; p. 37.
- (11) Crosby, Evans, and al. (1990), *Relationship quality in services selling: An interpersonal influence perspective*. Journal of Marketing, Vol. 54 (3), pp. 68.
- (12) David MAHOPP, (2015) *L'approche relationnelle et son impact sur la clientèle bancaire au Cameroun*, Institut Universitaire Catholique Saint Jerome de Douala - Master 2, p. 4
- (13) Deborah F. Spake, Sharon E. Beatty, Beverly K. Brockman et Tammy Neal Crutchfield, (2003). *Development of the Consumer Comfort Scale: A Multi-Study Investigation of Service Relationships*, Journal of Service Research 5, no 4, mai
- (14) Dick and Basu (1994), *Customer Loyalty: Toward an Integrated Conceptual Framework*. Journal of the Academy of Marketing Science, 22, 2, p. 99-113
- (15) Dolen W.V, J. Lemmink, K. Ruyter., et A. Jong. (2002), *Customer-sales employee encounters: A Dyadic perspective*. Journal of Retailing, vol. 78, p. 265-279.
- (16) Dorsch, M., S. Swanson, and S. Kelley (1998), *The Role of Relationship Quality in the Stratification of Vendors as Perceived by Customers*, Journal of the Academy of Marketing Science, 26 (2), 128-42.
- (17) Dufer J. et Moulins J.-L. (1989), *La relation entre la satisfaction du consommateur et sa fidélité à la marque : un examen critique*, Recherche et Applications en Marketing, vol. IV, n°2/89.
- (18) Dwyer, R., Schurr, P., & Oh, S. (1987), *Developing Buyer-Seller Relationships*. Journal of Marketing, 51, 11-27
- (19) Eiglier P. (2002), *Structure et fonctionnement de l'unité de services*, Cahier de recherche n°628, CEROG, IAE Aix-en-Prevence.
- (20) Fanny Poujol, (2008) *Le rôle des comportements relationnels des commerciaux dans la GRC*, Management & Avenir 2008/2 (n° 16), p. 122
- (21) Frank, R. E. (1967), *Conclates of Buying Behavior for Grocery Products*. Journal of Marketing, 31(October) 48-53.

- (22) Gatfaoui S. (2007), Comment développer une relation bancaire fondée sur la confiance , *Décisions Marketing*, 46, 91-103
- (23) Graf, R. (2004), *Le rôle médiateur de la confiance dans les relations acheteur-vendeur : une application à la relation entreprise fondée sur la connaissance*. directeur de comptes bancaires, Thèse de doctorat, Université du Québec à Montréal, Montréal.
- (24) Gruen, T. W. (1995), *The Outcome Set of Relationship Marketing in Consumer Markets*. *International Business Review*, 4, 447-469.
- (25) Gurviez. P. et Korchia. M. (2002). Proposition d'une échelle de mesure multidimensionnelle de la confiance dans la marque. *Recherche et Applications en Marketing*, Vol. 17, No 3, p. 41-62.
- (26) Hartline, M. D. et O. C. Ferrell (1996), *The Management of Customer-Contact Service Employees: An Empirical Investigation*, *Journal of Marketing*, Vol. 60(4), pp. 52-70.
- (27) Hartline, M. D., et al. (2000), *Corridors of Influence in the Dissemination of Customer-Oriented Strategy to Customer Contact Service Employees*, *Journal of Marketing*, Vol. 64(2), pp. 35-50.
- (28) Jacoby and Chesnut (1978), *Brand Loyalty Measurement and Management*. J. Wiley & Sons New York.
- (29) Jones, Tim et Taylor, Shirley F. *Service loyalty: accounting for social capital*. *Journal of Services Marketing*, 2012, vol. 26, no 1, p. 60-75.
- (30) Julien A. et Dao T., (2006). L'impact du comportement du personnel de contact sur la satisfaction, la fidélité et la confiance client : le rôle modérateur de la personnalité du client. 22ème édition du congrès de l'association de marketing, Nantes.
- (31) Kangis and al. (1997), Awareness of the service loads and Its influences are customer expectations and perceptions of quality in banking. *The Journal of Services Marketing*, 11 (2), 105-117
- (32) Kim, W., et al. (2010), *The antecedent role of customer-to-employee relationships in the development of customer-to-firm relationships*, *Service Industries Journal*, Vol. 30(7), pp. 1139-1157.
- (33) Kotler and al. (2006), *Marketing Management* (12th edition). Pearson page 188.
- (34) Lee, C.Y., et al. (2006), *Drosophila Aurora-A kinase inhibits neuroblast self-renewal by regulating aPKC/Numb cortical polarity and spindle orientation*, *Research paper*.
- (35) Leuthesser L. (1997), *Supplier Relational Behavior: An Empirical Assessment*. *Industrial Marketing Management*, 26, 245-54.
- (36) Lovelock and Wright (2002), *Principles of Marketing and Service Management*. Prentice Hall.
- (37) McMullan et Gilmore, (2003), *The conceptual development of customer loyalty measurement: A proposed scale*. *Journal of targeting, Measurement and Analysis for Marketing*, vol.11, 3, p.230-243
- (38) MAISTER, David H., *Managing the professional service firm*, Simon and Schuster, 1993.
- (39) Manu Carricano, Fanny Poujol, *Analyse de données avec SPSS*, collection Synthex, Pearson Education France, 2009. P 54
- (40) Moulins, J.L. et Roux, E. (2008), Un modèle tridimensionnel des relations à la marque: de l'image de marque à la fidélité et aux communications de bouche-à-oreille acte au Congrès Marketing Trends (Venise, janvier 2008). p. 17-19
- (41) Moorman, C., Zaltman, G., & Deshpand, R. (1992), *Relationships between providers and users of market research*. *Journal of Marketing Research*, 29 (3). 314-329.
- (42) Morgan M.T. et Hunt S.D. (1994), *The commitment-trust theory of relationship marketing*, *Journal of Marketing*, 58, 3, 20-38

- (43) Nefzi. A et Boyer. A, (2008), La relation entre la perception de la qualité et la fidélité: Une application aux sites web commerciaux. *La Revue des Sciences de Gestion*, p 37-54 novembre décembre 2008, numéro 234.
- (44) Ndubisi Nelson Oly (2006), *Effect of gender on customer loyalty: a relationship marketing approach*. *Marketing Intelligence & Planning* 24. 1, p: 48-61
- (45) Nguyen, N. and G. Leblanc (2002), *Contact Personnel, Physical Environment and Perceived Corporate Image of Intangible Services by New Clients*. *International Journal of Service Industry Management* 13: 242-262.
- (46) Normann (1991), *Service Management: Strategy and Leadership in Service Business*, 2nd Edition. John Wiley, Chichester.
- (47) Nunnally, JC (1978), *Psychometric theory*, McGraw-Hill, New York
- (48) Oliver (1999), *Whence Consumer Loyalty?* *Journal of Marketing*, 63 (special issue), 33-44.
- (49) Oliver R.L. (1997), *Satisfaction: A Behavioral Perspective on The Consumer*, Mc Graw hill, New york, 432.
- (50) Oliver, R.L. (1981), *Measurement and evaluation of satisfaction processes in retail settings*, *Journal of Retailing*, 57:3, 25-48.
- (51) Perrien, I., Filiatrault, P. et Ricard. L. 1993, *The meaning of a marketing relationship*. *Industrial Marketing Management*, vol. 24, no. 4, p. 37-43.
- (52) Perrien, Cheron and Zins, 1983, *Recherche en marketing : méthodes et décisions*, Gaëtan Morin, Canada.
- (53) Perrien, Ricard (1994), *The relational approach in the banking sector*. *Review Management*, p.21-26.
- (54) Ployhart, R. E., Weekly, J. A., Ramsey, J. (2009), *The consequences of human resource stocks and flows: a longitudinal examination of unit service orientation and unit effectiveness*. *Academy of Management Journal*, 52, 5, 996–1015
- (55) Peter C. Verhoef, (2003), *Understanding the Effect of Customer Relationship Management Efforts on Customer Retention and Customer Share Development*. *Journal of Marketing* Vol. 67 (October), p.30–45
- (56) Sirdeshmukh d., Singh j. et Sabol b. (2002), *Consumer trust, value, and loyalty in relational*. *Journal of Marketing*, Vol. 66, No. 1 (Jan 2002), pp. 15-37
- (57) Smith (1998), *Buyer-Seller Relationships: Similarity, Relationship Management and Quality*. *Psychology and Marketing*, 15 (1), 3-21.
- (58) Stock, R. M., Hoyer, W. D. (2005), *An attitude-behavior model of salespeople's customer orientation*. *Academy of marketing science journal*. 33, 536-552.
- (59) Taleghani, M.; Gilaninia, S.; Mousavian, S. (2011). *The Role of Relationship Marketing In Customer Orientation Process In The Banking Industry With Focus On Loyalty (Case Study: Banking Industry Of Iran)*. *International Journal of Business and Social Science* 2. 19 (Oct 2011)
- (60) Teece, David J, (2003), *Expert talent and the design of (professional services) firms*. *Industrial and Corporate Change*, vol. 12, no 4, p. 895-916.
- (61) Young, L., & Wilkinson, I. (1989), *The role of trust and cooperation in marketing channels: a preliminary study*. *European Journal of Marketing*, 23(2), 109-122.
- (62) Zeithaml, Berry and Parasuraman (1996), *The behavioral consequences of the service quality*. *Journal of Marketing*, Vol. 60, p. 31-46.
- (63) Zineldin, M. (1995), *Bank-company interactions and Relationships: Some Empirical Evidence*. *International Journal of Bank Marketing*, Vol. 13, no. 2, p. 30-40.