



## Relationship quality as an antecedent of customer relationship proneness: A cross-cultural study between Spain and Mexico

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### ABSTRACT

Key factors, such as globalization and the development of information technologies, have forced some firms to change their approach to customer relationship management, particularly within the new competitive framework of online channels. In this context, customer relationship proneness may guide relationship quality (RQ) by keeping commercial relations alive. This research proposes and examines a conceptual model using a comprehensive management approach that includes market orientation (MO), knowledge management (KM), and perceived relationship investment (PRI) as perceived by customers, which, when available, enhance RQ in an online context. To the best of our knowledge, this study is the first to investigate the effect of RQ on CRP, making a unique contribution to better understanding the continuity of customer–firm relationships.

The proposed conceptual model is tested in two different cultures and economic stages, providing relevant insights on the cross-cultural relationship marketing literature. Survey questionnaires are administered to a sample of Spanish and Mexican banking customers, and structural equation modeling, using partial least squares, is used to analyze the data collected.

The results show that, in both countries, CRP is significantly influenced by RQ, while PRI should be considered when improving the quality of customer relationships. However, intangible aspects (such as the level of MO or KM) seem to be relevant in more mature, competitive markets whose customers show a higher level of LTO.

In terms of practical applications, banks must recognize that customers give different priorities to different capabilities and resources based on their perceptions of the RQ. Hence, banks should give clear priorities to commercial strategies aimed at improving RQ. Implications of the results are discussed, and future research avenues suggested.

### 1. Introduction

Factors such as globalization, growing competitiveness, and the development of information technologies are changing the dynamics of relationship marketing (RM). The new competitive framework, defined by the relevance of online channels, has changed how relationship management with consumers is approached.

Researchers have agreed that RM is a form of customer-centric marketing, which emphasizes understanding and satisfaction of the needs and wants of individual consumers, rather than those of mass markets (Kasiri, 2017; Khan, 2014). However, in order to maintain such long-term relationships, it is not sufficient to simply offer better goods and services to satisfy customers' needs. In order to survive in today's competitive market, firms must attempt to connect with customers by offering permanent contact and better experiences as a differentiating

strategy (Berry and Carbone, 2007; Bolton et al., 2014; Thakur, 2016). Concepts as relationship quality (RQ)—understood as the degree of appropriateness of a relationship to fulfill the needs of the customer associated with the relationship (Hennig-Thurau and Klee, 1997)—may allow us to understand the proneness of consumers to keep their commercial relations alive. In this sense, new concepts such as customer relationship proneness (CRP)—which is defined as a conscious tendency to engage in relationships with retailers of a particular product category (De Wulf et al., 2001)—can be considered as an evolution of some relational constructs, such as commitment, and may more accurately reflect the current competitive environment.

In this respect, the development of new technologies—particularly the Internet—seems to represent a huge opportunity for firms that are capable of creating these emotional connections and safeguard the level of consumer loyalty. At the same time, firms are capable of comparing

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and contrasting competing products and services with minimal expenditure of personal time and effort (Liang et al., 2008). In doing so, firms have to consider key organizational concepts, such as market orientation (MO) and knowledge management (KM), as these concepts allow firms to obtain market intelligence (i.e., on customers and competitors), manage and disseminate information inside the firm, and propose adequate strategies to satisfy customers and generate relational bonds with them.

A literature review reveals several studies that have analyzed RQ antecedents, but none have used a comprehensive management approach, including resources and capabilities (such as MO and KM), as perceived by customers, that a company has available for management in order to enhance RQ in an online context. This research aims to analyze the effect of perceived quality on the customer's proneness to maintain the relationship.

Another important aspect to consider is that, due to increasing globalization and market saturation, firms have developed e-commerce internalization processes that deal with cultural differences among countries (Belanche Gracia et al., 2015). Culture is the widest influence in many aspects of human behavior (Etgar and Rachman-Moore, 2011; Soares et al., 2007), and its impact on consumer behavior is preeminent in international marketing (De Mooij and Hofstede, 2002). Culture as such refers to the pattern of values, norms, and beliefs that affect the way people assess information; it leads to processes and evaluations of environmental information (Hofstede, 1991). Hence, it should also influence how people interpret and respond to RM activities (Samaha et al., 2014).

Salient literature has identified an important limitation regarding whether and how RM strategies should be adapted in different countries (Ghemawat, 2011; Samaha et al., 2014; Steenkamp, 2005) and how perceptions of relationship benefits—those that consumers receive beyond the basic product/service—may foster relationships (Wei et al., 2015). However, in today's global market, research into the potential variations in consumer perceptions due to culture is becoming increasingly important (Morgeson et al., 2015) as the expressions of both values and behaviors linked to culture continue to intensify (De Mooij, 2001; Hsieh and Tsai, 2009).

Although consumption of the Internet and e-commerce has experienced unprecedented growth in recent years, most RM studies focusing on an offline context have barely discussed the integration of Internet technology with the concept of customer loyalty (Liang et al., 2008; Wirtz and Lihotzky, 2003). Moreover, there is yet no evidence from previous studies about the cross-cultural effects in online relational frameworks. To fill in this gap, this research explores possible implications of the influence that cultural differences may exercise on the customer's predisposition to maintain their relationship with a firm in an online context. More specifically, our study is carried out in a cross-cultural context between Spain and Mexico, and focuses on the banking sector, which adds to prior studies that have considered RM outcomes in the context of banking (Alalwan et al., 2018; Baumann et al., 2017; Kushwaha and Agrawal, 2015; Reydet and Carsana, 2017; Rod et al., 2016; Tojib and Khajezadeh, 2017; Yoganathan et al., 2015).

Faced with an exodus of clients in recent years, banks have focused on developing strategies aimed at achieving long-term relationships with their customers. These strategies aim to create a superior customer experience, and by doing so, banks have found differentiation (Reydet and Carsana, 2017). Banks have also engaged in significant investments to modernize their branch offices with contemporary and open spaces, developing online transactions suitable for today's mobile societies, and integrating new digital technologies. Thus, marketing strategies and action plans should be created with the main objective of retaining existing customers and attracting new ones (Kushwaha and Agrawal, 2015). Furthermore, an RM orientation may help to enhance banks' brand-management practices, such as brand loyalty and brand image (Yoganathan et al., 2015). In particular, due to the increase of Internet transactions, banks have been challenged to promote the use of new

mobile banking products and services among their customers to improve customer relationships, whereas banking firms have traditionally relied on physical and social settings (Brun et al., 2014; Ganguli and Roy, 2011). Importantly, banks have been able to better record, manage, and enhance their customer relationships through a hybrid online–offline setting (Brun et al., 2014). Moreover, banks have focused on improving RQ in these settings during particular economic periods (Monferrer-Tirado et al., 2016). Brun et al. (2014) confirmed that in an online setting the same components of trust, commitment, and satisfaction, which traditionally comprise RQ, are also important in an online setting. However, they must be transformed to suit this context.

Therefore, the interest of our research is justified by the analysis of concepts such as RQ and CRP in the online banking sector, as well as the consideration of certain organizational elements (MO and KM) as perceived by customers. Moreover, the cross-cultural dimension reinforces our study's relevance. Our conclusions present relevant ideas for retailers, as market forces tend to impact international and globalized contexts.

The remainder of the paper is organized as follows: next, we review the relevant literature and present the model and the hypotheses that form the basis of the empirical study. We then present the fieldwork and summarize the study's contributions.

## 2. Conceptual framework

### 2.1. RM, CRP, and culture

RM is a process used to attract, retain, and strengthen customer relationships (Grönroos, 2000), and has the potential to increase customer retention by building long-term customer relationships (Wang and Head, 2005). Through strong customer–firm relationships, firms may gain invaluable information on how to best serve and prevent customers from being diverted to competing companies (Ndubisi, 2004; Nyadzayo, 2016). Thus, by creating customer relationships, firms create mutual rewards (Dewani et al., 2016; Rapp and Collins, 1990). Numerous studies have empirically demonstrated that these firms enhance profits (Morgan and Hunt, 1994; Liang et al., 2008; Palmatier et al., 2006; Samaha et al., 2014; Thakur, 2016).

The concept of RM has been useful in developing new definitions of concepts such as RQ—the degree of appropriateness of a relationship to fulfill the needs of the customer associated with the relationship (Hennig-Thurau and Klee, 1997)—and CRP—the conscious tendency to engage in relationships with retailers of a particular product category (De Wulf et al., 2001).

Some authors, such as Nakhleh (2012), have considered RM as a strategy designed to foster customer loyalty, interaction, and long-term engagement. In this sense, long-term and close customer relationships allow the company to obtain useful information from consumers and, with adequate management, deliver superior value as a source of competitive advantage (Ndubisi, 2004). Thus, improving RQ will lead to a greater willingness of the client to maintain the relationship (Alalak, 2014).

Under an RM approach, with today's rapidly globalizing processes, it is essential to study technological changes and cultural developments (Matusitz and Musambira, 2013). In this sense, new technologies play an essential role as they facilitate not only customer interactions, but also the possibility to offer experiences in different channels. Thus, the Internet, apps, and social networks have become contact points with consumers that are complementary to traditional channels. This also applies, for example, in the banking sector, where the trend is to provide customers with better experiences through an all-around service (Cambra-Fierro et al., 2016a).

The existence of cultural differences between countries has been widely documented (Hampden-Turner and Trompenaars, 2004; Hofstede, 1980, 1991, 2001; Leaptrout, 1996). Culture has been defined as the “collective programming of the mind which distinguishes the

members of one group or category from those of another” (Hofstede et al., 2010), and it has been argued that the culture of each national group affects the behavior of individuals within that society, as well as the behavior of companies that serve them. In other words, the culture of a country is a key environmental force that shapes the perceptions, dispositions, and behaviors of its people (Samaha et al., 2014).

According to some authors, the usefulness of the concept of culture to explain cultural differences lies in the ability to decompress and identify its components (Soares et al., 2007). In this sense, although many authors have investigated the most appropriate way to conceptualize and operationalize culture (Keillor and Hult, 1999; Schwartz, 1994; Smith et al., 1996; Steenkamp, 2001), the model proposed by Hofstede (2001) is the most commonly used in international marketing studies (Dawar et al., 1996; Engellen and Bretell, 2011; Kirkman et al., 2006; Sivakumar and Nakata, 2001; Soares et al., 2007; Taras et al., 2010), and will be used in our research.

According to Hofstede's model, the dimensions of culture are typically measured using index scales from 0 to 100. The six dimensions are labeled as follows:

1. *Power Distance Index*. This dimension expresses the degree to which the less powerful members of a society accept and expect that power is distributed unequally.
2. *Individualism versus Collectivism*. Individualism–collectivism describes the relationships individuals have in each culture (“I” vs “we”).
3. *Masculinity versus Femininity*. In masculine societies the dominant values are achievement, competition, heroism, assertiveness, and success, whereas in feminine cultures the dominant values are caring for others and quality of life.
4. *Uncertainty Avoidance Index*. This dimension expresses the degree to which members of a society feel uncomfortable with uncertainty and ambiguity.
5. *Long-Term Orientation versus Short-Term Normative Orientation*. This dimension describes how every society has to maintain some links with its own past, while dealing with challenges of the present and future.
6. *Indulgence vs. restraint*. This dimension describes the extent to which every society attempts to control its desires and impulses or tries to curb and regulate them by strict norms

Based on these six dimensions, the next figure depicts the scores for Spain and Mexico:

Fig. 1 shows that, although one might expect cultural similarities between Spain and Mexico due to their historical past, in fact both contexts differ in general terms. Given that the objective of this study is to assess the likely influence of culture on the customer's proneness to maintain their relationship with a company through time, we believe that the most relevant dimension for this analysis is long-term orientation (LTO). This concept measures the degree to which members of a society are facing social changes. High scores reflect pragmatic societies, with a long-term focus and with an open mind regarding the necessary changes in order to face the future, whereas low scores reflect

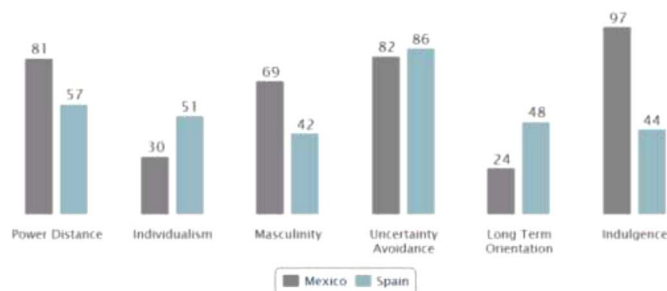


Fig. 1. Cultural dimension scores for Spain and Mexico.

societies that prefer to maintain traditions and norms with a more conventional historical or short-term perspective.

### 3. Hypotheses development

As discussed above, in an environment characterized by the continuous development of new technologies and growing globalization, our research focuses on analyzing the impact of cultural differences on the customer's predisposition to maintain their relationship with a firm in an online context. In this respect, we propose a model that considers MO, KM, and perceived relationship investment (PRI) as a set of factors that, if accumulated, combined, and exploited, may influence the quality of the relation perceived by the customer, which, in turn, may affect the predisposition of the customer to maintain the relationship.

In an RM context, several authors have pointed out the importance of the principle of reciprocity (Bagozzi, 1995; Houston and Gassenheimer, 1987; Palmatier et al., 2009; Wetzel et al., 2014). This refers to a feeling of obligation when a person purposely gives back that which was received (Bagozzi, 1995). This concept contributes to our understanding of consumer behavior in general, and how customers may behave in relationships in particular (De Wulf et al., 2001). The emotional core of reciprocity lies in the feeling of gratitude, which motivates the desire to reciprocate as well as the creation of emotional ties (Mishra, 2016). Reciprocity, in turn, helps to maintain said relationship and influences the future behavior of consumers, allowing us to understand the meaning of CRP.

Fig. 2 shows the reference model that informs the development of our hypotheses.

#### 3.1. Structural multi-sample: Spain and Mexico

##### 3.1.1. MO and RQ

From a cultural standpoint, MO entails the company's orientation towards its clients and competitors, and incorporates interfunctional coordination intended to offer superior value to customers (Kohli and Jaworski, 1990; Narver and Slater, 1990). Market-oriented companies can better understand the needs of their consumers, which enables coordination of assets in a manner that allows the firm to increase customer value, and hence the level of output quality the customer receives (Camarero, 2007). Therefore, we assume that MO exerts a positive influence on the customer's perception of RQ.

Deshpande and Webster (1989) defined organizational culture as “the pattern of shared values and beliefs that help individuals understand organizational functioning, and thus provides them with norms for behavior in the organization.” In this sense, the MO cultural approach requires companies to have certain basic values, such as innovation and flexibility (Homburg and Pflesser, 2000), which are necessary to be able to adapt to changes and challenges as they arise in such a competitive, constantly evolving environment. LTO measures the degree to which members of a society are able to face changes that arise in the environment. Therefore, based on Hofstede's model, we expect that MO's influence on RQ in Spain will be greater than that in Mexico given that greater levels of LTO in the former (48 points in Spain, 24 points in Mexico, see Fig. 1) denote a more open mind to accept future

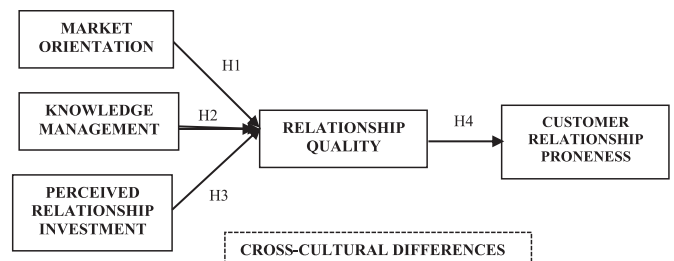


Fig. 2. Conceptual model.

changes. Thus:

**H<sub>1</sub>:** *The association between MO and RQ will be stronger in Spain than in Mexico.*

### 3.1.2. *kM* and RQ

KM comprises the acquisition of knowledge, its dissemination, and the use of or responsiveness to such knowledge (Darroch, 2003). Nowadays, companies have thousands of customers from whom they may obtain large amounts of relevant knowledge, which if properly managed, can be construed as a source of competitive advantage that is hard to surpass (Dans, 2001). In this regard, new technologies can play an important role in successful KM initiatives (Nasiri et al., 2013; Wong and Aspinwall, 2005). Companies that use these technologies at an interfunctional level may obtain critical knowledge for coordinating their sales, marketing, and customer service departments in order to better and more quickly satisfy customers' needs (Garrido-Moreno et al., 2015; Nguyen et al., 2007) by offering superior value, which will enhance RQ.

Hofstede (2011) stated that some of the main values that characterize long-term oriented cultures are perseverance, the capacity to adapt traditions to circumstances, and the strong belief that better things are yet to come. Therefore, based on Hofstede's model, we expect that KM's influence on RQ in Spain will be greater than that of Mexico, given that higher LTO leads to the perception that the company manages knowledge proactively, using it to offer products and/or services that are appropriate for the evolving needs of consumers, which will, in turn, improve RQ. Consequently, we propose the following hypothesis:

**H<sub>2</sub>:** *The association between KM and RQ will be stronger in Spain than in Mexico.*

### 3.1.3. *PRI* and RQ

In order to improve RQ with their customers, it is necessary that for companies to invest time and various resources. These efforts are known as relationship investment, which De Wulf et al. (2001) defined as a customer's perception of the extent to which a company invests time and effort into maintaining or enhancing relationships. In our study, we consider PRI to refer to the group of efforts—human, economic, and technological—that the company uses to maintain and foster relationships with its customers. A large number of studies have positively linked PRI and RQ (Barry and Doney, 2011), because, inasmuch as customers perceive the company's efforts to maintain and improve the relationship with them, their satisfaction (Baker et al., 1999; Barry and Doney, 2011; Fazal e Hasan et al., 2014), trust (Barry and Doney, 2011; De Wulf and Odekerken-Schröder, 2003; Ganesan, 1994), and commitment (Barry and Doney, 2011; Gundlach et al., 1995) will increase.

From a standpoint of corporate logic, we assume that the greater allocation of resources and efforts, the better will be the perceived quality of the relationship. Furthermore, as established by the premises of relational marketing, the greater the LTO of a relationship, the more time there will be to attempt to turn those invested resources into profitable results. Further, we can expect that in cultures with a greater LTO, the effect of the perceived investment in RQ will also be greater. Therefore, we suggest the following hypothesis:

**H<sub>3</sub>:** *The association between PRI and RQ will be stronger in Spain than in Mexico.*

### 3.1.4. *RQ* and *CRP*

RQ is understood as a buyer's overall favorable perception of their relationship with a service provider formed over several exchange episodes (Al-alak, 2014; Barry and Doney, 2011). There is consensus that it should be deemed a first-order construct composed of three interrelated and highly correlated dimensions—satisfaction, trust, and

commitment (Caceres and Paparoidamis, 2007; Dagger and O'Brien, 2010; De Canniere et al., 2010; Morgan and Hunt, 1994). Therefore, good RQ implies high customer satisfaction, trust in the service provider, and commitment to the relationship with the service firm (De Wulf et al., 2001). Numerous studies have proven the influence that RQ exerts on repurchase intentions or expectations of continuity (Hennig-Thurau et al., 2001; Hewett et al., 2002; Lai et al., 2008; Vázquez-Carrasco and Foxall, 2006), as ways by which consumers show greater proneness to maintain the relationship with the company. Furthermore, it seems evident that this link will be more intense in societies that are oriented towards the long term; thus, we propose that:

**H<sub>4</sub>:** *The association between RQ and CRP will be stronger in Spain than in Mexico.*

## 4. Methodology

To test the proposed hypotheses, we carried out a study in the banking sector. In general, the financial sector is considered one of the main economic drivers, as it enables the financing of economic growth of a country and plays a decisive role in the process of channeling savings into investment. In addition, this sector is very active in the use of online multichannel strategies as means to interact with customers. This research focuses on data collected in Spain and Mexico. The two countries chosen for this work have some significant differences. First, Mexico has a newer emerging economy compared with Spain, which has a mature one. At the same time, home Internet access penetration, consumer digital competencies, and financial offline and online inclusion are lower in Mexico than in developed countries such as Spain (Adame et al., 2016; Alonso et al., 2013). Second, unlike Spain, Mexico did not suffer the crisis of 2008, since, after a significant crisis in 1995, the banking sector underwent deep restructuring and the adoption of new sectorial measures that, a decade later, served to avoid the consequences of the greatest crisis that affected most developed economies of the world.

On the other hand, financial entities around the world are becoming ever more aware of the role that relationship management with customers plays in the process of value creation, and proneness to maintain such relationships in the future. A study conducted at a global level by Forrester for Accenture (2015) highlighted a decrease in customer confidence in the banking sector and, with regard to the specific case of Mexico, indicated that 57% of users were unsatisfied with the service offered by their banks. Furthermore, the study showed that the attribute that is most valued by Mexicans in connection with their banks is customer service (48%), followed by the variety of products and services (47%). Regarding Spain, the study pointed out that 69% of customers switched providers due to poor customer service, while 42% stated that they would be willing to pay a higher price for goods and services if it ensured a better level of service. Finally, as noted earlier, there are several cultural differences between the two countries.

Respondents of this study were bank customers. They were contacted with an online survey. The sample size is 431 (225 [52.2%] from Mexico; 206 [47.8%] from Spain). In order to analyze the proposed model, a structural equation modeling technique is employed using partial least squares (PLS) (SmartPLS v. 2.0). This methodology has been used in the marketing literature (Reinartz et al., 2009). Authors such as Henseler et al. (2014) have suggested that PLS enables evaluation of measurement models, as well as testing the significance of hypotheses. PLS is appropriate for both exploratory and early-stage research.

Regarding the measurement model, all constructs are measured with a battery of multi-item reflective scales. MO is considered a second-order construct composed of three factors—customer orientation, competitor orientation, and interfunctional coordination—taking as a reference a proposal by Narver and Slater (1990). KM and PRI are also considered second-order constructs. KM is formed of two factors:



the acquisition and application of knowledge and the dissemination of knowledge, based on a scale by Sin et al. (2005). PRI is based on work by De Wulf et al. (2001). RQ and CRP are first-order constructs, and their scales are also based on De Wulf et al. (2001).

To conduct the cross-cultural analysis between Spain and Mexico, we include a dichotomous demographic variable. As already noted, this research relies on the model proposed by Hofstede (1991, 2001).

With the objective of evaluating the quality of the data obtained, an individual reliability analysis of each item relative to its construct is carried out. The results show that all values exceed the threshold of 0.707 required by Carmines and Zeller (1979). The same applies when assessing the reliability of the variables using Cronbach's alpha and composite reliability. Appendix A shows that all constructs are reliable, as they exceed the reference value of 0.8 for each index (Nunnally, 1978).

Convergent validity analysis is carried out using the average variance extracted (AVE), which, according to Fornell and Larcker (1981), must exceed 0.5. In this regard, over 50% of the variance of the construct is due to recommended indicators. These results are shown in Appendix A; in all cases, the reference value is exceeded. In order to assess the discriminant validity, we follow recommendations by authors such as Barclay et al. (1995) and compare the square roots of AVE values with the correlation between variables (Appendix B). This information confirms the existence of discriminant validity between the constructs.

## 5. Findings

### 5.1. Assessment of the moderating role of culture

As outlined in previous sections, this study aims to assess whether cultural characteristics could affect the links between CRP and a set of antecedents. To this end, we first produced a multi-sample analysis, following the guidelines of Chin and Frye (2003), which consist of comparing the  $\beta$  coefficients for each of the subsamples. The first analysis provides an overview, which should be subsequently corroborated with specific analysis of the moderator effect. The results of this analysis are shown in Tables 1a and 1b.

The results show differences between both countries, and the values of standardized coefficients suggest fulfillment of the proposed hypotheses. While in Spain the relationship between MO–RQ (H1) and KM–RQ (H2) is accepted, our data suggest that in Mexico these relationships seem to be nonsignificant. As for the rest of the relationships (H3 and H4), the data indicate that they are fulfilled in both countries with the highest level of significance.

To assess whether the above-noted differences are significant, it is necessary to perform an analysis based on the *t*-test proposed by authors such as Chin and Frye (2003) and Keil et al. (2000) (though this second step is not necessary for H1 and H2 as they are significant only for the Spanish subsample). The results of this test are shown in Table 2. Data indicate that culture also exerts an influence on the relationship between PRI–RQ (H3) and RQ–CRP (H4), with both hypotheses

**Table 1a**  
Results of the structural multi-sample: Spain.

Hypothesis	Standardized path coefficients ( $\beta$ )	T-value (Bootstrap) <sup>note</sup>	Results of contrast
H1	MO–RQ 0.246 <sup>***</sup>	3.545	Accepted
H2	KM–RQ 0.228 <sup>**</sup>	2.434	Accepted
H3	PRI–RQ 0.693 <sup>***</sup>	9.880	Accepted
H4	RQ–CRP 0.785 <sup>***</sup>	22.292	Accepted

<sup>\*\*</sup> When the *t* value obtained by the Bootstrap technique overcomes the T Student value  $t(0.01, 4999) = 2.327$ , the hypothesis is accepted at 99% significance.

<sup>\*\*\*</sup> When the *t* value obtained by the Bootstrap technique overcomes T Student value  $t(0.001, 4999) = 3.091$ , the hypothesis is accepted with 99.9% significance.

**Table 1b**  
Results of the structural multi-sample: Mexico.

Hypothesis	Standardized path coefficients ( $\beta$ )	T-value (Bootstrap) <sup>note</sup>	Results of contrast
H1	MO–RQ 0.006 <sup>NS</sup>	0.076	Not accepted
H2	KM–RQ 0.054 <sup>NS</sup>	0.791	Not accepted
H3	PRI–RQ 0.640 <sup>***</sup>	10.510	Accepted
H4	RQ–CRP 0.521 <sup>***</sup>	8.811	Accepted

<sup>\*\*\*</sup> When the *t* value obtained by the Bootstrap technique overcomes T Student value  $t(0.001, 4999) = 3.091$ , the hypothesis is accepted with 99.9% significance.

<sup>NS</sup> : Not significant.

**Table 2**  
Results of the analysis of the moderator effect (*t*-test).

T-test		SE		SP	T-value	Sig	
		Spain	Mexico				
H1	MO–RQ	–	–	–	–	–	✓
H2	KM–RQ	–	–	–	–	–	✓
H3	PRI–RQ	0.070	0.060	0.064	7336	***	✓
H4	RQ–CRP	0.0352	0.0598	0.052	45,516	***	✓

<sup>\*\*\*</sup>99.9% significance. SE: standard error. SP: separate variance estimate.

accepted with a higher level of significance (99.9%). Therefore, as shown in Table 2, the results suggest that culture is indeed a factor that should be taken into account in management models that include possible links between RQ—and its antecedents—and customer propensity to maintain the relationship in the future.

## 6. Discussion

The effect of globalization and the development of new information technologies have modified commercial dynamics. Currently, we are observing a consolidation of online channels and the expansion of omnichannel strategies (Cambra-Fierro et al., 2016b; Neslin et al., 2006; Verhoef et al., 2015), which allow users to access offers coming from all parts of the world through multiple channels. In addition, companies can increase their sales and profits by gaining access to customers from around the world. Thus, important decisions for companies are whether to follow a global strategy, and whether to conduct local adaptations to the culture of the country of reference. Authors such as Morgeson et al. (2015) and Etgar and Rachman-Moore (2011) recently pointed out the need to consider changes in the perception and behavior of consumers due to cultural differences, while others, such as Samaha et al. (2014) and Ghemawat (2011), have focused on this need from the standpoint of understanding and adapting relational strategies to the country of reference.

In either case, consolidation of the Internet as a commercial channel, along with the development of new information technologies, enable maintenance of permanent and customized contact with customers. Thus, from a strategic standpoint, it is necessary to understand how companies organize their relationships in a competitive environment, how they manage this knowledge and all information collected, and what actual efforts they make to satisfy customers. Our research addressed these aspects from the perspective of users of electronic banking with regard to the bank's strategic performance. Further, both literature (i.e., Venkatesan and Kumar, 2004) and the corporate reality have proven that as the temporal duration of the customer–company relationship grows, the probability of maximizing the profitability of each customer increases. For this reason, we deemed it relevant to incorporate the relationship between RQ and CRP into the study.

The main contribution of the study lies in its analysis of the effect of

RQ on CRP at times when the banking sector aims to create a superior customer experience, supported by new technologies and corporate investments in complementary online and offline settings. This fact may be explained by the principle of reciprocity, wherein a person purposely gives back that which was received (Bagozzi, 1995; de Wulf et al., 2001). Since the relationship between RQ and CRP has not been tested in the literature to date, it represents one of the main novelties of the current study, and a key to better understanding customer relationships, with reference to organizational factors such as MO and KM.

In addition, this study obtained relevant insights into the cross-cultural RM literature. The proposed conceptual model was tested in two cultures, which are linked historically yet differ significantly in today's context. In particular, our findings suggest that culture is indeed a factor to be taken into account in management models, such as the one presented here, which includes a possible link between RQ and its antecedents and CRP. As a consequence, then, relationship investments on the part of banks—such as time and human, economic, and technological resources—should vary according to the culture in which banks are located. Moreover, banks should consider particular country characteristics, such as financial inclusion, digital competencies, and Internet accessibility. This is because our data reflect that, in the case of electronic banking, it is necessary to understand how users perceive the practices followed by companies, despite the tendencies inherent to globalization to possibly minimize consumer behavior differences.

First, our data indicate that in Mexico neither MO nor KM seem to have any impact on QR, whereas these are relevant influences in Spain. Aspects such as the level of orientation towards the customer and competition do seem to be appreciated by Spanish consumers, as is also the case regarding aspects related to coordination and internal operation of banking entities. Moreover, Spanish consumers value the way in which banks manage the knowledge acquired, and the degree of adjustment in the offers they receive. These data suggest greater maturity in the Spanish banking market, a higher level of competition, and perhaps even greater penetration of the online service, so that users value, to a greater extent, certain intangible aspects of the commercial management of banks. We may also infer that banks in Mexico should consider raising the level of banking service penetration by offering innovative products and services derived from mobile banking. These services may be geared towards particular geographic and socio-demographic segments of the population that are currently unattended by traditional channels. Thus, great market opportunities remain. These findings reinforce some of the ideas proposed by authors such as Al-alak (2014), Nasiri et al. (2013), and Garrido-Moreno et al. (2015), who suggested that technology helps to improve the level of knowledge of the competitive environment, coordinate the performance of all departments involved, develop new products and services, and offer adequate responses to users.

Second, we observe that PRI is an antecedent of RQ for both markets. As proposed by De Wulf et al. (2001) this study confirms that the consumers' appraisal of time and effort invested by banks are key to maintaining an active relationship with them. This consumer appraisal is a more tangible element than other RQ antecedents. Data show that though this construct is relevant in both countries, its impact is greater in Spain than in Mexico. This result may be due to the greater level of maturity and competition found in the Spanish banking market as compared with the Mexican market, and makes it clear that entities need to show their involvement with each client in order to make them feel important, rather than as a mere anonymous customer.

Third, we analyzed the impact of RQ on CRP. The data show that RQ is relevant in both countries but, once more, the effect is greater in the case of Spain. As the literature has suggested (Barry and Doney, 2011; De Wulf et al., 2001), this construct takes into account the joint effect of satisfaction, trust, and commitment, and significantly determines the predisposition to maintain an active relationship in the future and orient it towards the long term. Our data are in line with the ideas proposed by authors such as Barry and Doney (2011) and Lai et al.

(2008), who defended the importance of perceived RQ in order to understand customers' predisposition to maintain commercial relationships in the future.

As suggested by the framework of Hofstede (2001), the Spanish culture seems to be more long-term oriented compared with the Mexican one. As indicated in the conceptual framework section, a higher score in this dimension suggests a more pragmatic society that is more open minded regarding change, whereas lower values indicate more traditional societies that prefer to maintain the norm and the status quo. This helps to explain the results obtained. We empirically verified that there are differences in perception and, by extension, in the behavior of users of electronic banking in Spain versus Mexico.

Thus, from the standpoint of recommendations for corporate practice, firms first need to adapt their commercial strategy to the cultural reality of each country market. Our research adheres to parameters set by authors such as Ghemawat (2011), Samaha et al. (2014), and Steenkamp (2005), who underscored the need to conduct in-depth studies on adapting RM strategies to the reality of each country. Moreover, although many companies tend to work in global markets, authors including Morgeson et al. (2015) have commented on the need to understand potential variations in consumers' perceptions due to cultural differences. That is, global banks need to recognize the existence of different priorities regarding customers' perceptions of the quality of the relationship they provide. Our study shows that, in terms of a comparison between Spanish and Mexican customers, banks should differentially prioritize strategies aimed at improving RQ. For instance, in Spain bank staff should give more priority than in Mexico to both listening to customers and understanding their needs and expectations. Similarly, to increase the level of RQ perceived by customers, in Spain (versus Mexico) banks should make greater efforts to foster the perception that the bank will manage knowledge proactively. This will enable them to offer products and services that are more suited to the evolving needs of consumers.

Therefore, although some electronic commerce tendencies facilitate the possibility of implementing global strategies, our data indicate that, at least in the case of electronic banking, it continues to be necessary to make adaptations to the culture of the country market. Characteristics such as Internet accessibility, financial offline and online inclusion, and digital competencies, among others, need to be considered. It is true that, as suggested by Forrester (2015), advancements in information technologies allow adaptation of the dynamics of interaction and offering a better digital experience; however, it is necessary to understand the degree of market maturity; the penetration of these technologies from the company's perspective, as well as of the consumer's; and the attitude of the market. Only in this way will it be possible for commercial activities to be efficient for the company and satisfactory for the customer.

Whereas intangible aspects (such as the level of MO or KM) seem to be relevant in more mature, competitive markets whose customers show a higher level of LTO, it seems that tangible aspects, such as perceived effort, are relevant in all cases, as is the perceived RQ.

Given the study finding that PRI is positively related to RQ in both countries, in line with Rod et al., (2016), we suggest that bank management should make every conceivable effort to include interpersonal skills in their overall training programs. These programs are intended to make customers perceive the bank as making an effort (human, economic, and technological) to maintain and foster the relationship with them. The above finding offers new insights as practitioners should ensure that, no matter the country, customers perceive firms' efforts positively and believe that firms are strongly committed to investing time and effort into maintaining or enhancing the relationship. Following Tojib and Khajehzadeh (2017), it is essential to utilize available media, including social media, to spread this kind of information.

Additionally, since our results indicate that in both countries RQ has a direct effect on CRP, it is vital that management arrange training workshops for staff to instill more RM practices of their own. For

instance, in line with Yoganathan et al. (2015), trust in banks can be improved by ensuring that protecting personal information, maintaining privacy, and ensuring cybersecurity are prioritized when customers conduct transactions, both online and offline. It is also recommended that national and not international management groups be involved in determining the final strategy recommendations and implementations, as national managers may be more in tune with the nuances of national cultural differences. In addition, banks need to continuously listen to their most loyal customers through market research studies to understand their evolving needs, views, and concerns. At the same time, meetings with frontline employees should be conducted to monitor how customer relationships are being managed and enhanced at the tactical level. It is also recommended that managers randomly visit branches to detect and evaluate new RM practices.

## 7. Conclusions

Taking as a reference the context of the banking industry, this study demonstrates the contribution of RQ to CRP in online channels. In addition, it shows that culture often matters: for example, while in the Mexican context both MO and KM have no influence over RQ, in the Spanish case they do, and significantly. Furthermore, while the impact of perceived investment influences both cases, its intensity also differs depending on the country of reference. Finally, our data suggest that we may consider RQ as an antecedent of CRP in both countries, although its impact is stronger in Spain than in Mexico. The different scores that Hofstede's (2001) framework ascribes to each culture with regard to the LTO dimension justify these results and reinforce the importance of considering the need to adapt to local cultures, even in globalized business contexts.

This research is of interest because RM is still in a process of development and CRP arose as a construct of reference. More, the online context requires still more research to fill evident gaps, such as those related to potential cross-cultural influences. This paper has outlined, both conceptually and empirically, the interrelation between a set of antecedents of RQ, as well as the link between RQ and CRP. We have also shown that national culture affects relational frameworks in online channels. Therefore, although this study is the first to analyze these interrelationships, it represents an interesting starting point for future research. Replicating our framework considering additional countries

## Appendix A

See Table A1

**Table A1**  
Measurement scales (sources) (Alpha Cronbach., FC, AVE).

<b>Market Orientation (Narver and Slater, 1990) (0.8379; 0.9009; 0.7530)</b>
<b>Customer Orientation (CO)</b>
CO1 The business objectives of the company are focused on customer satisfaction.
CO2 The company continually monitors its level of commitment to meeting the needs of customers.
CO3 The strategy of the company to gain a competitive advantage is based on understanding the needs of customers.
CO4 Business strategies of the company are aimed at creating value for customers.
CO5 The company frequently measures customer satisfaction.
CO6 The company pays great attention to aftersales service.
CO7 The company offers customized products and services to key customers.
<b>Competitor Orientation (CMO)</b>
CMO1 The sales team of the company regularly shares information about the strategy of competitors.
CMO2 The corporation regularly discusses the strengths and weaknesses of the competition.
CMO3 The company responds quickly to competitor actions.
CMO4 The company sets objectives to capture customers in the markets where it has competitive advantages.
<b>Interfunctional Coordination (IC)</b>
IC1 Employers in all functional areas regularly contact with current and potential customers.
IC2 The information regarding customers is fluidly communicated through the company.
IC3 All functional areas are integrated and coordinated to serve the needs of the target markets.
IC4 All managers understand how each functional area of the company can contribute to creating customer value.
IC5 The various functional areas share resources with each other.

(continued on next page)

Table A1 (continued)

**Knowledge Management (Sin et al., 2005) (0.8290; 0.9211; 0.8538)**  
**Knowledge Acquisition (KA)**  
 KA1 The company provides channels to allow continuous two-way communication with key customers.  
 KA2 The company has established processes for acquiring knowledge about customers.  
 KA3 The company has established processes for acquiring knowledge for the development of new products and services.  
 KA4 The company has established processes to acquire knowledge about its competitors.  
 KA5 The company understands the needs of its core customers through its orientation of knowledge.  
 KA6 The company can make decisions quickly thanks to the availability of knowledge about customers.  
 KA7 The company can provide real information about customers that enables rapid and accurate interaction with them.  
 KA8 The company has established processes to apply knowledge to solve new problems.  
**Knowledge Diffusion (KD)**  
 KD1 The company encourages employees to share knowledge.  
 KD2 The organizational culture of the company encourages the acquisition of knowledge and its transmission among employees.  
 KD3 The company has developed processes to facilitate knowledge transfer between different functional areas.  
**Relationship Quality (De Wulf et al., 2001) (0.9277; 0.9540; 0.8737)**  
**Trust (TR)**  
 TR1 I have trust in the company for hiring a financial service executive.  
 TR2 This company is frank in dealing with me.  
 TR3 I can trust this company because it is honest.  
**Affective Commitment (AC)**  
 AC1 I feel this company is close to me.  
 AC2 I like feeling a link to this entity.  
 AC3 I feel a sense of belonging to the company.  
**Satisfaction (SAT)**  
 SAT1 I am satisfied with this company.  
 SAT2 I am happy with the service received by the company.  
 SAT3 This entity meets my needs and covers my expectations.  
**Perceived Relationship Investment (PRI) (De Wulf et al., 2001) (0.9324; 0.9568; 0.8808)**  
 PRI1 I perceive that this bank makes an effort to improve our relationship.  
 PRI2 I think this entity makes investments to improve my loyalty.  
 PRI3 In my opinion, this company really cares about keeping me as a customer.  
**Customer Relationship Proneness (CRP) (De Wulf et al., 2001) (0.8988; 0.9373; 0.8332)**  
 CRP1 Generally, I like to be a regular customer of a financial entity.  
 CRP2 Generally, I want to be a regular customer of my financial entity.  
 CRP3 I am usually willing to make extra effort to buy financial services from the same entity every time.  
 CRMS4 In your opinion, your organization has a high proportion of the total financial consumption of customers.

Appendix B

See Table B1

Table B1  
 Discriminant validity of variables for the structural model.

Variables	MO	KM	PRI	RQ	CRP
MO	<b>0.867</b>				
KM	0.652	<b>0.924</b>			
PRI	0.607	0.669	<b>0.938</b>		
RQ	0.604	0.661	0.748	<b>0.934</b>	
CRP	0.465	0.436	0.535	0.616	<b>0.912</b>

Note: Numbers along the diagonal axis in bold are the square roots of the AVE for the variables; other numbers represent construct correlations. All correlations are significant < 0.01 (Fornell and Larcker, 1981).

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