

References :-

- Aaker, D.A. (2002), Building strong brands, New York: The Free Press.
- Adrian J.S. (2000), "The Age of the Choiceboard," Harvard Business Review, pp.40-1.
- Almotairi, M., (2008) "CRM Success Factors Taxonomy," Proc. European and Mediterranean Conference on Information Systems 2008 (EMCIS2008) , pp. 29-35.
- Anderson, J.C. & Narus, J.A. (1990), "A model of distributor firm and working partnerships", Journal of Marketing, Vol. 54 No. 1, pp. 42-58.
- Assion, L., Moez, L.,(2004), The Impact of Customer Relationship Management on Customer Loyalty: The Moderating Role of Web Site Characteristics
- Bagozzi, R. (1975), "Marketing as exchange", Journal of Marketing, Vol. 39, October, pp. 32-9.
- Bandyopadhyay, S., Martell, M. (2007), "Does attitudinal loyalty influence behavioral loyalty?: a theoretical and empirical study", Journal of Retailing and Consumer Services, Vol. 14, pp. 35- 44.
- Becker, H.S. (1960), "Notes on the concept of commitment", American Journal of Sociology, Vol. 66No. 1, pp. 32-40.
- Berry, L.L., Shostack, G.L. and Upah, G.D. (1983), "Relationship marketing", Emerging Perspectives of Services Marketing, Vols 25-28, American Marketing Association, Chicago, IL.
- Bunthuwun, L., Sirion, C., Howard, C.,(2010), Effective customer relationship management of health care: a study of hospitals in Thailand., Journal of Management and Marketing Research, pp.82-92.
- Cahill, D. (2007), Customer loyalty in third party logistics relationships: findings from studies in Germany and the USA, New York: Springer.
- Calonius, H. (1988), "A buying process model", Proceedings of the XVII Annual Conference of the European Marketing Academy on Innovative Marketing – A European Perspective, University of Bradford, Bradford, pp. 86-103.
- Carl, S. & Hal R.V. (1999), Information Rules, (Cambridge, MA: Harvard Business School Press).
- Crosby, L.A., Evans, K.R. & Cowles, D. (1990), "Relationship quality in services selling: an interpersonal influence perspective", The Journal of Marketing, Vol. 54, pp. 68-81.
- Cunningham, R.M. (1956), "Brand loyalty: what, where, how much?", Harvard Business Review, Vol. 34 No. 1, pp.116- 128.
- Day, G. & Moorman, C. (2010), Strategy from the Outside In: Profiting from Customer Value, New York: McGraw-Hill Professional.

- Day, G.S. (1969), "A two- dimensional concept of brand loyalty", *Journal of Advertising Research*, Vol. 9 No. 3, pp. 29- 35.
- Dekimpe, M.G., & Steenkamp, J.B., & Mellens, M. & Abeele, P.V. (1997), "Decline and variability in brand loyalty," *International Journal of Research in Marketing*, vol. 14, pp. 405-420.
- Derlega, V.J., Winstead, B.A., Wong, P.T.P. & Greenspan, M. (1987), "Self-disclosure and relationship development: an attributional analysis", in Roloff, M.E. and Miller, G.R. (Eds), *Interpersonal Process: New Directions in Communication Research*, Sage Publications, London.
- Dick, A.S., Basu, K. (1994), "Customer loyalty: toward an integrated conceptual framework", *Academy of Marketing Science*, Vol. 22 No. 2, pp. 99- 113.
- Dimitriadis, Z.S. (2006), "Customer Satisfaction, Loyalty and Commitment in Service Organizations: Some Evidence from Greece," *Management Research News*, vol. 29(12), pp.782-800.
- Don, P. & Martha, R. , (1993), *The One to One Future*, (New York: Doubleday), Ch.4.
- Donald R.L. & Russell S.W. (2001), *Product Management*, 3rd ed., (Burr Ridge, IL: McGraw-Hill).
- Duffy, D. (2003), 'Internal and external factors which affect customer loyalty', *Journal of Consumer Marketing*, Vol. 20, Issue 5, pp. 480-485.
- Dwyer, F.R. & Oh, S. (1987), "Output sector munificence effects on the internal political economy of marketing channels", *Journal of Marketing Research*, Vol. 24 No. 2, pp. 347-58.
- Eugene W.A., Claes, F., & Donald R. L.(1994), "Customer Satisfaction, Market Share, and Profitability," *Journal of Marketing*, pp. 53-66.
- Evans, K.R. & Beltramini, R.F. (1987), "A theoretical model of consumer negotiated pricing: an orientation perspective", *Journal of Marketing*, Vol. 51, pp. 58-73.
- Fournier, S., & Dobscha, S. & Mick, D. (1998), " Preventing the Premature Death of Relationship Marketing," *Harvard Business Review*, vol. 76(1), pp. 42-51.
- Grahame R.D. & Mark, U.,(1997) "Do Customer Loyalty Programs Really Work?" *Sloan Management Review*, Summer, pp.71-81, & Werner J.R. & Kumar, V.,(2000), "On the Profitability of Long-Life Customers in a Noncontractual Setting: An Empirical Investigation and Implications for Marketing," *Journal of Marketing*, pp.17-35.
- Gronroos, C. (1994), "From marketing mix to relationship marketing: towards a paradigm shift in marketing", *Management Decision*, Vol. 32 No. 2, pp. 4-20.
- Gummesson, E. (1987), "The new marketing – developing long-term interactive relationships", *Long Range Planning*, Vol. 20 No. 4, pp. 10-20.
- Gundlach, G.T., Achrol, R.S. & Mentzer, J.T. (1995), "The structure of commitment in exchange", *Journal of Marketing*, Vol. 59 No. 1, pp. 78-93.

- Gurařu, C.I., (2003) "Tailoring e-Service Quality through CRM," *Managing Service Quality*, vol. 13(6), pp. 520-531.
- Habibollah, D., Abbas, R., & Rozita, K., (2011), *The Impact of Relationship Marketing Tactics on Customer Loyalty: The Mediation Role of Relationship Quality*, *International Journal of Business Administration* , Vol. 2, No. 3.
- Jacoby, J., & Chestnut, R.W. (1978), *Brand loyalty measurement and management*, New York: John Wiley.
- James C., Margaret G, Darren P., and Susan W., (2000) "The Price of Loyalty," *The McKinsey Quarterly*, number 4.
- Jarvelin, A. & Lehtinen, U. (1996), "Strategic integration in industrial distribution channels: managing the interfirm relationship as a strategic asset", *Journal of the Academy of Marketing Science*, Vol. 27 No. 1, pp. 4-18.
- Johnson, J.L. (1999), "Relationship quality in business-to-business service context", *Journal of Marketing*, Vol. 24 No. 3, pp. 45-67.
- Kahn, B., & Kalwani, M. & Morrison, D. (1988), 'Nicheing versus change-of-pace brands: using purchase frequencies and penetration rates to infer brand positioning', *Journal of Marketing Research*, Vol. 25, No. 4, pp. 384-390.
- Kavali, S., Tzokas, N.X. & Saren, M.J. (1999), "Relationship marketing as an ethical approach: philosophical and managerial considerations", *Management Decision*, Vol. 37 No. 7, pp. 573-81.
- Keller, K.L. (2003), *Strategic brand management: Building, measuring, and managing brand equity*, 2nd int. ed., Upper Saddle River, NJ: Prentice Hall.
- Kiesler, C.A. (1971), *The Psychology of Commitment*, Academic Press, New York, NY.
- Kim, J., & Morris, J.D., Swait, J. (2008), "Antecedents of true brand loyalty", *Journal of Advertising*, Vol. 37 No. 2, pp. 99- 117.
- Kotler, P. (1992), "Its time for total marketing", *Business Week ADVANCED Executive Brief*, Vol. 2.
- Kracklauer, A., & Mills, D. & Seifert, D. (2004) *Collaborative customer relationship management: taking CRM to the next level*, New York: Springer.
- Kumar, S, & Shah, D. (2004), "Building and sustaining profitable customer loyalty for the 21st century", *Journal of Retailing*, Vol. 80, pp. 317- 330.
- Levitt, T. (1986), *The Marketing Imagination*, The Free Press, New York, NY. Millar, F.E. and Rogers, L.E. (1987), "Relational dimension of interpersonal dynamics", in Roloff, M.E. and Miller, G.R. (Eds), *Interpersonal Processes: New Directions in Communication Research*, Vol. 14, Sage Publications Inc., London.
- Mei, L.L., (2011) *Impact of Marketing Strategy, Customer Perceived Value, Customer Satisfaction, Trust, and Commitment on Customer Loyalty*.

- Michel, W. & Wagner, A.K. , (1999), *Market Segmentation: Conceptual and Methodological Foundations*, 2nd edition, (New York: Kluwer Academic Publishers).
- Millar, F.E. & Rogers, L.E. (1987), "Relational dimension of interpersonal dynamics", in Roloff, M.E. & Miller, G.R. (Eds), *Interpersonal Processes: New Directions in Communication Research*, Vol. 14, Sage Publications Inc., London.
- Monika, U.,(2008), *Concept of Customer Relationship Management as an example of innovation in banking sector* .
- Moorman, C., Deshpande, R. & Zaltman, G. (1993), *Relationship Between Providers and Users of Market Research: The Role of Personal Trust*, Marketing Science Institute, Cambridge, MA.
- Moorman, C., Zaltman, G. & Deshpande, R. (1992), "Relationships between providers and users of market research: the dynamics of trust within and between organizations", *Journal of Marketing Research*, Vol. 29, pp. 314-28.
- Morgan, R.M. & Hunt, S.D. (1994), "The commitment-trust theory of relationship marketing", *Journal of Marketing*, Vol. 58, pp. 20-38.
- Mowday, R., Porter, L. & Steers, R. (1982), "Organizational linkages: the psychology of commitment", *Journal of Vocational Behavior*, Vol. 14, pp. 224-47.
- Ndubisi, N.O. & Chan, K.W. (2005), "Factorial and discriminant analyses of the underpinnings of relationship marketing and customer satisfaction", *International Journal of Bank Marketing*, Vol. 23 No. 3, pp. 542-57.
- Ndubisi, N.O. (2003), "Service quality: understanding customer perception and reaction, and its impact on business", *International Journal of Business*, Vol. 5 No. 2, pp. 207-19.
- Nelson O. N., (2007), "Relationship quality antecedents: the Malaysian retail banking perspective", *International Journal of Quality & Reliability Management*, Vol. 24 Iss: 8 pp. 829 – 845
- Pruitt, D.G. (1981), *Negotiation Behaviour*, Academic Press Inc., New York, NY.
- Rosenberg, L. and Czepiel, J. (1983), "A marketing approach for consumer retention", *Journal of Consumer Marketing*, Vol. 1 No. 1, pp. 45-51.
- Rashi, G. (1999), "Winning in Smart Markets," *Sloan Management Review*, Summer, pp.59-69.
- Reinartz, W. & Kumar, V. (2002) 'The mismanagement of customer loyalty', *Harvard Business Review*, No. July, pp.86-94
- Richard L.O. , (1997), *Satisfaction: A Behavioral Perspective on the Consumer*, (Boston, MA: Irwin M.H. , 1997), & Valarie A.Z. & Mary, J.B. ,(2000) *Services Marketing*.
- Rusbult, C.E., Farrell, D., Rogers, D. & Mainous, A.G. (1988), "Impact of exchange variables on exit, voice, loyalty, and neglect: an integrative model of responses to

- declining jobsatisfaction”, *Academy of Management Journal*, Vol. 31, pp. 599-627.
- Russell S.W., (2001), *Customer Relationship Management: A Framework, Research Directions, and the Future* .
- Schlenker, B.R., Helm, B. & Tedeschi, J.T. (1973), “The effects of personality and situational variables on behavioural trust”, *Journal of Personality and Social Psychology*, Vol. 25 No. 3, pp. 419-27.
- Schurr, P.H. & Ozanne, J.L. (1985), “Influence on exchange processes: buyers’ preconceptions of a seller’s trust worthiness and bargaining toughness”, *Journal of Consumer Research*, Vol. 11 No. 4, pp. 939-53.
- Schweizer, B. (2008), *An Examination of Factors Leading to Abating Customer Loyalty Towards Magazine Subscriptions*, Berlin: GRIN Verlag.
- Seth, G. ,(1999), *Permission Marketing*, (New York: Simon & Schuster).
- Sharp, A., Sharp, B., Wright, M., (2002), “Questioning the value of the “true” brand loyalty distinction”, *International Journal of Research in Marketing*, Vol. 19 No. 1, p p. 81–90.
- Sheth, J.N. (1975), “Buyer-seller interaction: a conceptual framework”, in Anderson, B.B. Ed.), *Advances in Consumer Research*, Association of Consumer Research, Cincinnati, OH.
- Sian S.L.C., (2010) ,The effect of retail service quality and product quality on customer loyalty, *Journal of Database Marketing & Customer Strategy Management* (2010) 17, 222–240. doi: 10.1057/dbm.2010.13; published online 4 October 2010.
- Singh, M. & Waddell, D. (2004) *E-business innovation and change management*, New York: Idea Group Inc (IGI).
- Stone, M., & Woodcock, N. & Machtynger, L. (2000) *Customer relationship marketing: get to know your customers and win their loyalty*, 2nd ed., London: Kogan Page Publishers.
- Timm, P. (2007), *Customer Service: Career Success Through Customer Loyalty*, 4th ed., New York: Prentice Hall.
- Uncles, M., & Dowling, G. & Hammond, K. (2003) ‘Customer loyalty and customer loyalty programs’, *Journal of Consumer Marketing*, Vol. 20, Issue 4, pp. 294-316.
- Uncles, M., & Dowling, G. and Hammond, K. (2003) ‘Customer loyalty and customer loyalty programs’, *Journal of Consumer Marketing*, Vol. 20, Issue 4, pp. 294-316.
- Valarie A. Z. , & Roland T. R. , & Katherine, N. L. , 2001) elaborate on this section in their paper, “The Customer Pyramid: Creating and Serving Profitable Customers,” published in this issue.
- Webster, F.E. (1994), “Defining the new marketing concept”, *Marketing Management*, V ol. 2 No. 4, pp. 22- 31.

- Wilson, D.T. (1995), "An integrated model of buyer-seller relationships", *Journal of the Academy of Marketing Science*, Vol. 23 No. 4, pp. 335-45.
- Wisal M. Ti, (2012), *Acceptance of Banking Technology in Sudan: An Analytical Study*, Sudan Academy for Banking and Financial Sciences Khartoum, Sudan.
- Wong, A. & Sohal, A. (2002), "An examination of the relationship between trust, commitment and relationship quality", *International Journal of Retail & Distribution Management*, Vol. 30 No. 1, pp. 34-50.
- Xevelonaki. E, (2005) "Developing Retention Strategies Based on Customer Profitability in Telecommunications: An Empirical Study," *Journal of Database Marketing & Customer Strategy Management*, vol. 12(3), pp. 226-242.
- Zeithaml, V.A. (1981), "How consumer evaluation processes differ between goods and services", in Donnelly, J.H. and George, W.R. (Eds), *Marketing of Services*, American Marketing Association, Chicago, IL, pp. 186-90.
- Zins, A.H. (2001), "Relative attitudes and commitment in customer loyalty models: some experience in the commercial airline industry", *International Journal of Service Industry Management*, Vol. 12 No. 3, pp. 269- 294.

Appendix A1 : list of banks contributed in survey.

Bank number	Bank name
1	Omdurman alwatani bank
2	Feisal aleslami bank
3	Khartoum bank
4	Albaraka aleslami bank

Appendix A2 : Questionnaire in English.

Trust:

the bank is very concerned with security for my transactions;

the bank's promises are reliable;

the bank is consistent in providing quality service;

employees of the bank show respect to customers;

the bank fulfils its obligations to customers;

I have confidence in the bank's services.

Commitment:

the bank makes adjustments to suit my needs;

the bank offers personalized services to meet customer need;

the bank is flexible when its services are changed;

the bank is flexible in serving my needs.

Communication:

the bank provides timely and trust worthy information;

the bank provides information when there is new banking service;

the bank makes and fulfils promises;

information provided by the bank is always accurate.

Conflict handling:

the bank tries to avoid potential conflict;

the bank tries to solve manifest conflicts before they create problems;

the bank has the ability to openly discuss solutions when problems arise.

Attitudinal loyalty

AL1: I use service from the bank I am evaluating because it is the best choice for me.

AL2: I consider myself to be a loyal patron of the provider of service I am evaluating.

AL3: I am committed to the provider of service I am evaluating.

AL4: In the future, I would be willing to pay a higher price for service from the provider I am evaluating over competitive offerings.

AL5: I consider the provider I am evaluating my first choice when buying/leasing service.

Behavioral loyalty

BL1: If I had it to do all over again, I'd buy or lease service from a different bank.

BL2: I intend to keep buying the the service provider I am evaluating.

BL3: I would not switch to a competitor, even if I had a problem with the services of the provider of service I am evaluating.

BL4: I intend to purchase service from the provider of the equipment I am evaluating in the future.

All items were measured by responses on a five-point Likert scale of agreement with statements, ranging from 1 ¼ strongly disagree to 5 ¼ strongly agree. Multiple regression analysis was performed to predict the relationship between the four “relationship quality” of customer relationship management and customer loyalty, in this context.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

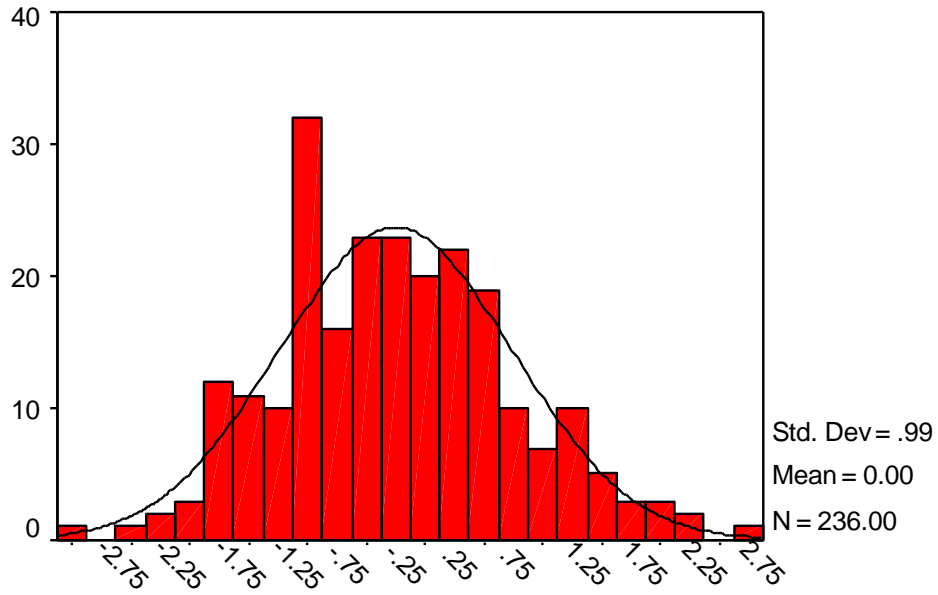
Appendix A3 : Questionnaire in Arabic.

اسئلة الاستبيان	اوافق بشدة	اوافق	محايد	لا اوافق	لا اوافق بشدة
هذه الاسئلة لقياس مستوى الثقة لدى البنك الذي تتعامل معه					
إن المصرف مهتم جداً بسرية معاملاتي .					
إن وعود المصرف موثوقة .					
إن المصرف دائماً ما يزودني بالخدمة الممتازة..					
موظفو المصرف يقدمون إحتراماً إلى الزبائن .					
المصرف يوفي بالتزاماته إلى الزبائن .					
لدى ثقة في خدمات هذا المصرف .					
هذه الاسئلة لقياس مستوى الإلتزام لدى البنك الذي تتعامل معه					
يجري المصرف تعديلات حتى يناسب الخدمة التي احتاجها .					
أضفت عروض المصرف طابع شخصي على الخدمات لتلبية حاجة الزبون .					
إن المصرف مرناً متى ما تغيرت خدماته .					
إن المصرف مرناً في خدمة حاجاتي .					
هذه الاسئلة لقياس مستوى الإتصال لدى البنك الذي تتعامل معه					
يزودني المصرف بمعلومات موثوقة و في الوقت المناسب .					
يزودني المصرف بالمعلومات عندما تكون هنالك خدمة مصرفية جديدة .					
المصرف ينجز وعوده مع العميل .					
المعلومات المقدمة بواسطة المصرف دائماً دقيقة .					
هذه الاسئلة لقياس مستوى معالجة النزاع لدى البنك الذي تتعامل معه					
المصرف يحاول تفادي المشاكل المحتملة .					
المصرف يُحاول حل المشكلة قبل أن تحدث المشاكل .					
البنك لديه القدرة على إجراء مناقشة صريحة للحلول عندما تنشأ مشاكل .					
هذه الاسئلة لقياس مستوى الولاء في التصرف لديك تجاه البنك الذي تتعامل معه :-					
أتعامل مع هذا المصرف لأن خدماته تعتبر الأفضل بالنسبة لي.					
اعتبر نفسي من الموالين المخلصين للمصرف الذي يقدم هذه الخدمة و التي تم تقييمها من قبلي .					
أنا ملتزم مع الخدمات المقدمة من قبل هذا المصرف و التي تم تقييمها من قبلي .					
في المستقبل , أنا على استعداد لدفع سعر اعلى مقابل الخدمة المقدمة من هذا المصرف , بعد التقييم مع العروض المنافسة .					
أنا اعتبر هذا المصرف الخيار الأول بالنسبة لي عند شرائي هذه الخدمه .					
هذه الاسئلة لقياس مستوى الولاء في الموقف لديك تجاه البنك الذي تتعامل معه :-					
إذا كان لي ان اشترى هذه الخدمة مرة اخرى فسأشترىها من مصرف اخر .					
أنوى الاستمرار في شراء هذه الخدمة من هذا المصرف .					
لن اشترى هذه الخدمة من المنافس حتى لو كانت هنالك مشكلة في هذه الخدمة المقدمة من هذا المصرف لانني قيمتها بنفسى .					
أنوى شراء هذه الخدمة من هذا المصرف في المستقبل .					

Appendix A4: full spss output analysis(attitude)

Histogram

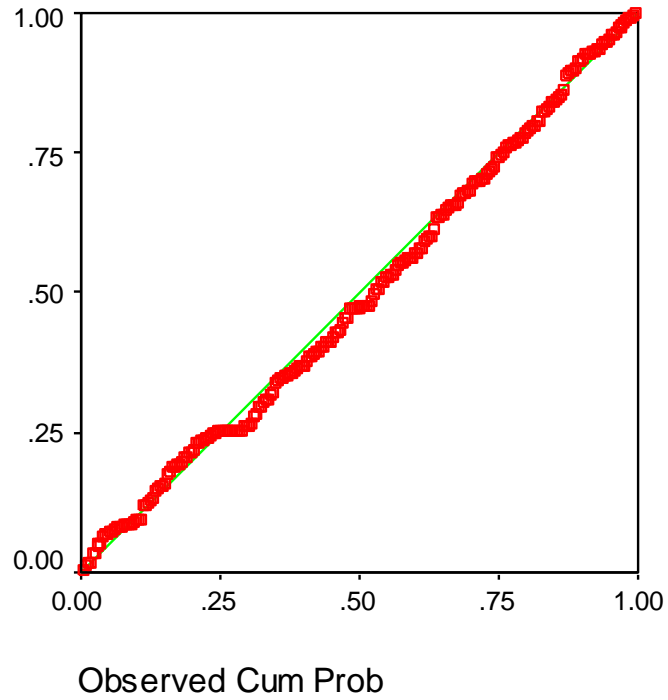
Dependent Variable: ATTIUDE LOYALTY



Regression Standardized Residual

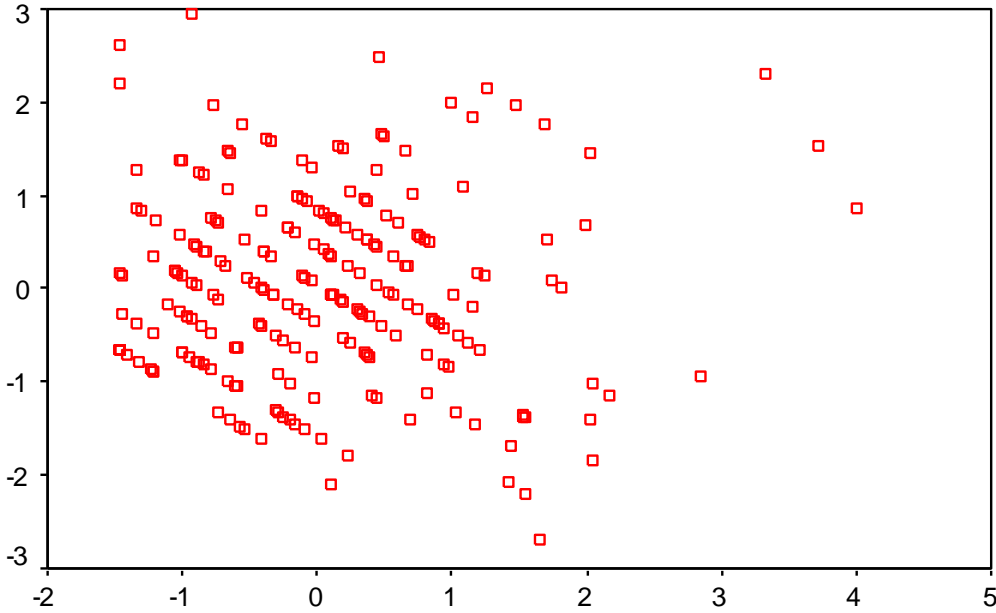
Normal P-P Plot of Regression Stand

Dependent Variable: ATTIUDE LOYA



Scatterplot

Dependent Variable: ATTIUDE LOYALTY



Regression Standardized Predicted Value

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	CONFLICT HANDLING , TRUST, COMITTMENT, COMMUNICATION(a)	.	Enter

a All requested variables entered.

b Dependent Variable: ATTIUDE LOYALTY

Model Summary(b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.679(a)	.461	.452	.48894	.461	49.486	4	231	.000

a Predictors: (Constant), CONFLICT HANDLING, TRUST, COMITTMENT, COMMUNICATION

b Dependent Variable: ATTIUDE LOYALTY

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	47.320	4	11.830	49.486	.000(a)
	Residual	55.223	231	.239		
	Total	102.542	235			

a Predictors: (Constant), CONFLICT HANDLING, TRUST, COMITTMENT, COMMUNICATION

b Dependent Variable: ATTIUDE LOYALTY

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.622	.103		6.052	.000
	TRUST	.328	.066	.340	4.975	.000
	COMITTMENT	.185	.059	.230	3.156	.002
	COMMUNICAT ION	.032	.068	.036	.472	.637
	CONFLICT HANDLING	.157	.054	.191	2.896	.004

a Dependent Variable: ATTIUDE LOYALTY

Residuals Statistics(a)

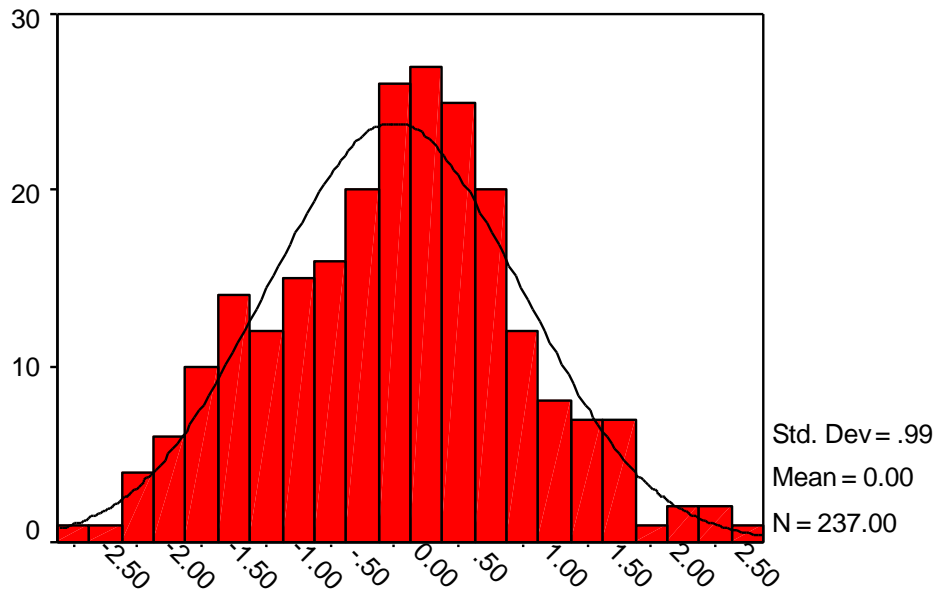
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.3244	3.7789	1.9797	.44873	236
Residual	-1.3191	1.4420	.0000	.48476	236
Std. Predicted Value	-1.460	4.010	.000	1.000	236
Std. Residual	-2.698	2.949	.000	.991	236

a Dependent Variable: ATTIUDE LOYALTY

Appendix A5: full spss output analysis(behaviour)

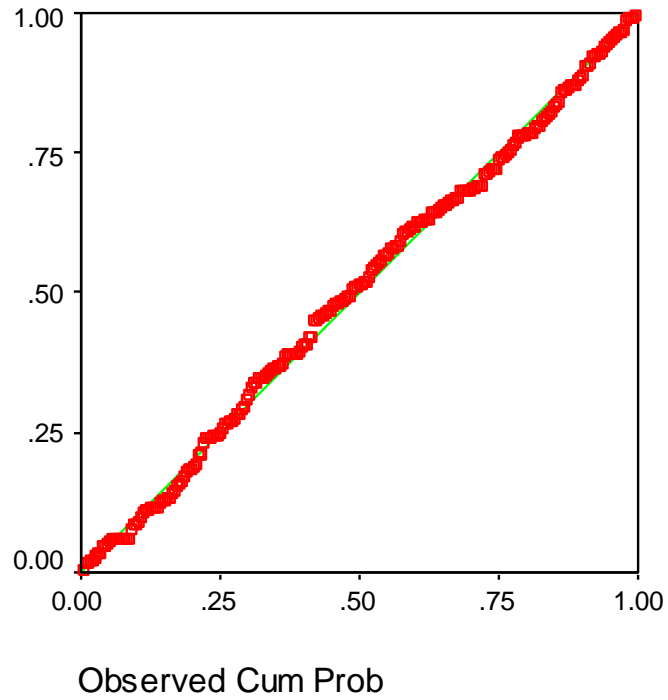
Histogram

Dependent Variable: BEHAVIORAL LOYALTY



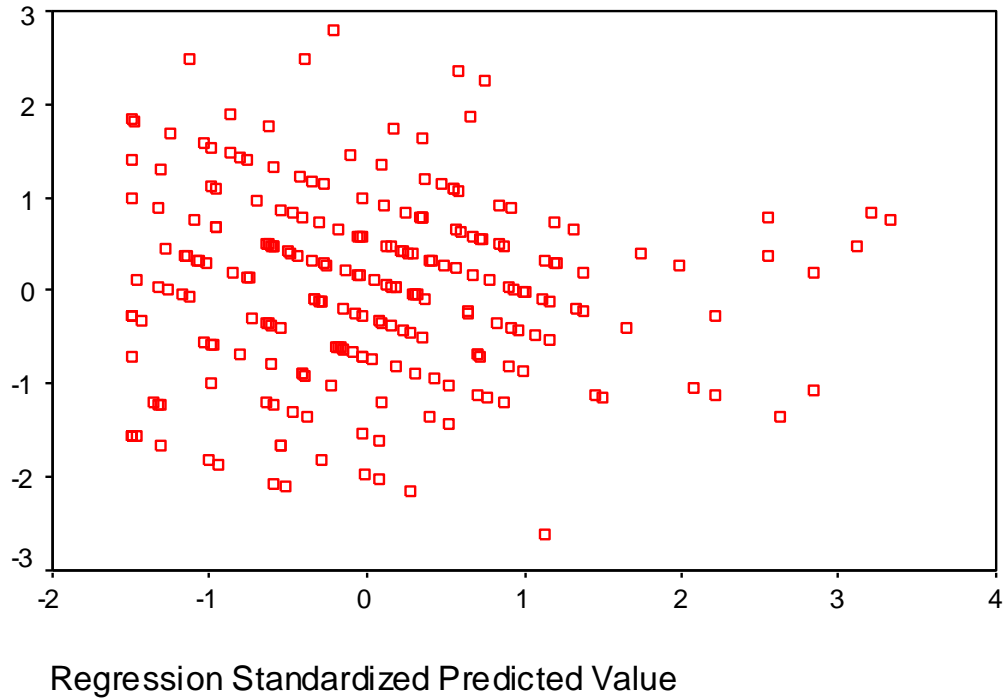
Regression Standardized Residual

Normal P-P Plot of Regression Stand
Dependent Variable: BEHAVIORAL L



Scatterplot

Dependent Variable: BEHAVIORAL LOYALTY



Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	CONFLICT HANDLING, TRUST, COMMITMENT, COMMUNICATION(a)	.	Enter

a All requested variables entered.

b Dependent Variable: BEHAVIORAL LOYALTY

Model Summary(b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.499(a)	.249	.236	.59114	.249	19.234	4	232	.000

a Predictors: (Constant), CONFLICT HANDLING, TRUST, COMMITMENT, COMMUNICATION

b Dependent Variable: BEHAVIORAL LOYALTY

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26.884	4	6.721	19.234	.000(a)
	Residual	81.070	232	.349		
	Total	107.954	236			

a Predictors: (Constant), CONFLICT HANDLING, TRUST, COMMITMENT, COMMUNICATION

b Dependent Variable: BEHAVIORAL LOYALTY

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.420	.124		11.439	.000
	TRUST	.025	.080	.025	.313	.755
	COMMITMENT	.068	.072	.082	.948	.344
	COMMUNICATION	.219	.082	.243	2.673	.008
	CONFLICT HANDLING	.185	.066	.219	2.812	.005

a Dependent Variable: BEHAVIORAL LOYALTY

Residuals Statistics(a)

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.9167	3.5433	2.4209	.33751	237
Residual	-1.5502	1.6528	.0000	.58610	237
Std. Predicted Value	-1.494	3.326	.000	1.000	237
Std. Residual	-2.622	2.796	.000	.991	237

a Dependent Variable: BEHAVIORAL LOYALTY