

Customer Intimacy Adoption and its impact on Organisational Performance

Godfred Osei

Cardiff Metropolitan University, United Kingdom
zegizor@yahoo.com

Abstract - Purpose: The purpose of this paper is to investigate how the adoption of the customer intimacy strategy can enhance organisational performance through the mediating role of customer relationship management performance (CRMP).

Design/ Methodology/ Approach: A theoretical model was developed to determine the extent to which customer intimacy adoption affects customer relationship management performance and organisational performance. This model was examined in a survey of customer service managers in the manufacturing settings of Ghana.

Findings: The proposed research model that links customer intimacy with organisational performance through the mediating role of Customer Relationship Management Performance (customer loyal and retention) has been validated. In effect, customer intimacy strategy is seen to impact positively on CRMP and organisational performance.

Originality/Value: Despite the numerous benefits that customer intimacy can provide, only few academics have paid attention in the area with some lacking empirical validation. This study addresses this gap by empirically testing the customer intimacy concept on the manufacturing sector. Further, there is no agreement among scholars about the dimensions of customer intimacy. This gap is fulfilled by adding trust and commitment as dimensions of customer intimacy.

Keywords – Trust; Commitment; Customer Participation; Retention; Loyalty; Organisational Performance; Ghana.

1. INTRODUCTION

The sophisticated nature of customer demand (Lee et al., 2000[50]; Petrovic et al., 2008)[62], increase in global competition (Lawniczak, 2007[49]; Wiersema and Bowen, 2008)[82] and the rapid growth of information technology (Chen and Ching, 2007)[17] have compelled organisations to manage their relationships with customers effectively (Cooper et al., 2008)[19]. Customer intimacy is one of the identified paradigms, which helps organisations to manage relationships with customers for mutual benefits (Treacy and Wiersema, 1993[77]; Hoffman, 2001[37]; Ackura and Srinivasan, 2005)[4].

In marketing, the first commandment is to 'know thy customer'. Even in the face of fast technological world, organisations can obey this commandment (Zemke, 1998)[84]. The relatively narrow conceptualisation of marketing as a profit maximisation problem, which paid attention to various transactions, seems increasingly out of touch with emphasis or attention now on the formation of strategic alliances and long-term customer relationships (Anderson et al., 2011)[5].

There has been the emergence of customer relationship management in the last decade as an organisational technique in enhancing customer satisfaction, customer value and customer retention; however evidence shows that many customer relationship management (CRM)

initiatives fail (Osarenkhoe, 2008)[61]. According to Ballou (2007)[8], Customer intimacy should now replace the old bandage (customer relationship management) in order for customers to feel good when they come into contact with firms. There should be an opportunity to make every intimate encounter with the customer unique. Perhaps, most companies fail to establish a long-term customer loyalty due to their inability to create a long lasting bond with customers (McEwen, 2005[55]; Fournier, 1998)[26].

The journey toward organisations having intimate relationships with customers in an attempt to provide offerings that meet their expectations started over a decade ago, when the discipline of market leadership was launched by Treacy and Wiersema (1993)[77]. They advocated that in order to be competitive, an enterprise must be competent in all three disciplines (product leadership, operational excellence, and customer intimacy). However, to be a market leader, an organisation must excel in one discipline.

Despite the numerous benefits that customer intimacy can provide, only few academics have paid attention in the area with some lacking empirical validation (Nunes, 2004[58]; Taylor, 2009). This study addresses this gap by empirically testing the customer intimacy concept on the manufacturing sector. Customer intimacy can achieve many benefits for organisations, such as enhancing

organisational performance (Cuganesan, 2008[20]; Anderson et al. 2011[5]; Ackura and Srinivisan, 2005[4], and improving organisation's competitive position (Treacy and Wiersema, 1993[77]; Anderson et al., 2011)[5].

Notwithstanding the few work done in the area of customer intimacy, there is no agreement among scholars about the dimensions of customer intimacy (Ackura and Srinivisan, 2005[4]; Hoffman, 2001)[37]. This gap is fulfilled by adding trust and commitment as dimensions of customer intimacy. In order to tailor offerings to meet the specifications of the customer, commitment and trust of both parties is essential. If both commitment and trust are not in place, a relationship is more likely to be a loose and unstable arrangement (Eze and Ugwuanyi, 2012)[24]. Again, there has been little academic interest shown in the area of customer intimacy (Brock and Zhou, 2012)[15], although several scholars have made reference to it (e.g., Akura and Srinivisan, 2005[4]; Fournier et al., 1998[26]; Aaker et al., 2004[2]; Johnson et al., 2006)[41]. In spite of the few studies which have been done on customer intimacy (Akura and Srinivisan, 2005[4]; Brock and Zhou, 2012[15]; Liang et al, 2010[51]; O'Mally et al., 1997[59]; Osarenkhoe, 2008[61]; Cuganesan, 2008)[20], few of these studies focused on the manufacturing sector.

2. PERSPECTIVES ON INTIMACY

The noun "intimacy" originated in the early 17th century from the Latin word "intimatus" which means to impress or make familiar. In terms of friendship, it is mostly referred to as closely acquainted, familiar and having close connection. Of a place and setting, intimacy is explained as having a cosy and private or relaxed atmosphere. In terms of information, it refers to detailed or thorough understanding. The term can also be used in private and personal terms (Yim et al., 2008)[83]. Intimacy is a multifaceted concept and is composed of caring, knowledge, commitment, mutuality, trust, and interdependence (Ben-Ari and Lavee, 2007[12]; Rokach and Philibert-Lignieres, 2015)[67]. Rich information is usually shared in intimate relationships and may include preferences, histories, and desires. The intimacy concept is increasingly becoming popular both in the business and marketing literature and the interpersonal relationship literature (Gottman, 2007[30]; Beetles and Harris, 2010)[11].

Intimacy can have a different meaning in different contexts. For example, in customer relationships, Stern (1997) argued that customer intimacy is different from other "full intimacy" (e.g. romantic relationship) in such that it is a "limited intimacy" (Emotional intimacy). According to Schaefer and Olson (1981)[71], there are five types of intimacy, namely: emotional, intellectual,

social, recreational and sexual intimacy. Emotional intimacy forms the basis of firm-customer relationship, and it has five major components; caring, communication, conflict resolution (trust), commitment and comfort (Stern, 1997)[74]. A further research by Yim et al. (2008) also confirmed that emotional intimacy can explain the interaction in firm-customer relationship.

In fact, the five components are not entirely independent from each other. Intimate experience can be divided further into two groups, namely; cognitive and affective. Cognitive intimacy elements include perceived communication and caring. In order for the intimate relationship to be developed, the firm's perception of been understood and been concerned by the customer are two vital components of cognitive intimacy in an interaction for the customer to experience intimacy (Laurenceau et al., 2005)[48]. Cognitive intimacy can lead to positive emotional feelings of trust, comfort and commitment. These are key affective responses to the customer's emphatic behavior that demonstrates the excitement in an intimate interaction. Commitment shows a psychological state that occurs when an intimate communication is vital and customers are willing to spend efforts to maintain it (Gustafsson et al., 2005)[33].

In conclusion, analysis by comparison indicates that, customer intimacy refers to a close and comprehensible relationship between firms and customers (Brock and Zhou, 2012). Customer Intimacy is distinct from the normal intimacy in real love and interpersonal terms. The development of customer intimacy is now going to be investigated.

3. SCOPE AND METHODOLOGIES OF PREVIOUS STUDIES ON CUSTOMER INTIMACY

This section focuses on previous work done on CI to show the relationship between the current study. O'Mally et al. (1997)[59] conducted an exploratory study among six focus groups to examine whether the intimacy construct is regarded as an intrusion. Their findings confirmed that what marketers call "intimacy" is perceived as "intrusion" by some consumers. In their recommendations, marketers need to adapt their behaviors, attitudes and operations in order to fit in the participation of the customer in the relationship. Privacy concerns include a number of distinct issues, tempered by customers' sense of control (Westin, 2003)[81].

Hoffman (2001)[37] conducted a study on the theory of customer intimacy towards understanding of relationship marketing. The study measured customer intimacy based on; communication, social interaction, compromise, and customer participation. The dependent variables for the study were customer knowledge, perceived expectations,

shared knowledge and trust. A positivist approach was adopted for the study. The findings of the study revealed that, communication and customer knowledge do not support the components of the customer intimacy construct. According to Hoffman (2001), future research in customer intimacy should focus on either a product/service.

Again, Hansen (2003)[35] conducted a study on the antecedents to consumers disclosing intimacy with service employees. Employee benevolence, image, credibility, and consumer's satisfaction with the relationship to the employee were proposed to increase intimate disclosures by the consumer. Structural Equation Model (SEM) was used to analyse data from a sample retail bank. The research results revealed supported employees benevolence and employees image as dimensions of customer intimacy, but rejected the hypothesized effects of satisfaction and credibility. Various method of data analysis could have been used aside the use of structural equation model. The study was also limited to one case study. Hansen (2003) proposed that future studies should identify other predictors of customer intimacy.

Further, Akçura and Srinivasan (2005)[4] conducted a study on customer intimacy and cross selling strategy by using a stylised model to analyse customer-firm interaction in a monopoly setting. According to the study, for firms to establish intimate relationship with their customers, detailed information is needed, and these expose a higher level of risks to the customer. A sense of vulnerability and insecurity is created, compounded by additional nuisance of receiving unwanted offers that may aggravate customers (Bauer, 1968[10]; Aaker and Bruzzone, 1985)[1]. It reveals that firms must leverage information obtained from clients in an agreed manner and not to intrude in the privacy of clients. Customers must be protected so as to ensure a corporation in the exchange of data, which might in the long run benefit both parties.

Ackura and Srinivasan (2005) study highlights the details of customer intimacy and provides insights for database marketers. They concluded that firms can obtain customer intimacy and detailed customer information when they commit against a particular level of cross-selling activity. A major criticism found on their work is that, it is difficult to use a monopolist firm to generalise their findings.

Cuganesan (2008) also conducted a study on performance measurement, specifically for customer intimacy by choosing financial service company as a case study approach. The study examines the introduction of customer focused performance measures in the sales and marketing department of the case study firm. The study revealed that the call for organisations on pursuing the

customer intimacy strategy ignores the multidimensional nature of the construct. The study also revealed that, performance measurement is a multidimensional construct (Exchange, type- qualitative/quantitative, format- standardise/ customised). These performance measurements do not influence a customer's decision to transact business with a firm. The limitation of the study was the use of a case study which is difficult for generalisation.

Osarenkhoe (2008) also conducted a six year longitudinal study on what characterises the culture of a market-oriented organisation applying the customer intimacy philosophy. A qualitative research approach based on a case study and in-depth approach using focus discussion and face-to-face interviews were adopted for the study. The findings of the study stipulate that moving from sales to customer intimacy philosophy requires an approval of the existing and varying needs of customers that consistently fine tune the firm's strategy and organisational culture, and sustain an informed workforce that is aligned with the philosophy. In essence, the implication of the study indicates that all business processes and employees must focus on identifying and anticipating individual customer's needs in order to serve them better.

Yim et al. (2008) used an ethnography study and survey research in two contexts to investigate how customers' affectionate tie with organisations (in particular passion and intimacy) affects customer loyalty. The authors considered customer-staff and customer-firm interactions in parallel, using a bi-level model. Yim et al. (2008)[83] asserted to the notion that firms are unable to create strong customer loyalty since they are not able to generate strong emotional bonds with their customers (McEwen 2005; Fournier et. al 1998). However, Saavedra and Van Dyne (1999)[70] suggested that as relationships grow, interaction increases, and participants grow increasingly intimate, which is followed by strong attachments and positive emotional ties.

Yim et al. (2008) contributed passion to customer intimacy formation by applying Sternberg (1986) conceptual triangulation theory of love. However another component of trust which is vital for ensuring customer loyalty and intimacy was missing in these elements. Their studies confirm;

- (1) The salience of intimacy and passion as two unrecognised dimensions of firm-customer affection; that influences customer loyalty.
- (2) The corresponding and facilitating role of customer-company affection in building customer loyalty
- (3) Important influence transfers from customer-staff to customer-company level, and
- (4) The problem that emanates when customer-staff relationships are very close.

Liang et al. (2010) conducted a study on personalised services as emphatic responses, specifically on the part of intimacy. A controlled laboratory experiment was used to examine the role of intimacy in affecting the attitudes of consumers. Verweire et al. 2010 conducted a study on customer intimacy by focusing on the implementations for performance management. The main aim of their paper was to integrate performance measurement systems in organisational decision making processes such as the performance review process (Verweire et. al, 2010)[80]. A survey and a qualitative case study approach were adopted for the study. Customer intimacy was used as the independent variable but no measurement or variable was defined.

Performance management was used as the dependent variable with performance review processes, performance system maturity, organisational performance and organisational learning as the main variables. Their study revealed that performance measurement system will have little effect on a firm's performance unless action is taken by people on the basis of performance data. The study argued that, performance review mechanisms seems largely misleading. The main limitation of the study was the use of a single bank as a case study. It is really difficult to generalise results of such findings.

Moreover, Brock and Zhou (2012)[15] used a multi-method (qualitative/exploratory and quantitative/confirmatory structural modelling), multi-staged (test, re-test) to conduct a study on customer intimacy with the UK and Germany as the focal point of study. The study showed that an important managerial goal and objective is the achievement of customer intimacy and shows managers how it can be done and measured. It also revealed the multi-dimensional nature of the customer intimacy construct as they used value perception, closeness, and mutual understanding as customer intimacy dimensions.

The study further revealed that 'customer intimacy' is an important relationship indicator, separate from the vital relationship indicators of trust and commitment. Again, it also showed that customer intimacy affects customer induced word-of-mouth, commitment levels, information disclosure, repurchase intentions and customer availability, and mediates relationship marketing's central trust and commitment link. Their measurement of the customer intimacy construct is in sharp contrast of other existing literatures (Cuganesan et al., 2010[21]; Hoffman, 2001)[37].

4. HYPOTHESES AND MODEL DEVELOPMENT

Customer participation is very vital for the design and tailoring of customer needs and preferences.

Organisations must learn about customers and their segments in order to satisfy their needs and preferences. According to Harris and O'Malley (2000), organisations and customers must exert the necessary effort in order to maintain business relationships. Customer participation and knowledge have been seen to impacts positively on customer loyalty and retention (Ennew and Binks, 1999[23]; Cermak et. al 2011)[16]. Customer participation has a unique intimacy effect (Liu and Gal, 2011). Therefore the following hypotheses are proposed:

H1- Customer participation has a direct and positive impact on customer loyalty

H2- Customer Participation has a direct and positive impact on customer retention.

4.1 Trust

Trust means the confidence of consumers in a firm's products and offers. In order for a strong relationship to exist, this confidence needs to be strengthened (Eze and Uguanyi, 2012)[24]. For a customer to be loyal to an organisation, a firm must win its trust (Reichheld and Schefer, 2000). Chow and Holden (1997)[18] demonstrate that, an important antecedent to customer loyalty is the amount of trust held by its customers. Trust is glue that holds relationship together (Singh and Sirdeshmukh, 2000). When there is trust in a relationship, customers are committed to an organisation. An important element of customer loyalty is trust (Bowen and Shoemaker, 2003)[14]. It is revealed that there is a positive element between trust and loyalty, since loyalty increases when there is an element of trust (Bitner, 1995)[13]. The following hypothesis is proposed for this study:

H3- Trust has a direct and positive impact on customer loyalty

Again, trust in relationship is directly linked to customer retention (Macintosh and Lockshin, 1997). According to Swan and Oliver (1989), there is a positive relationship between trust and satisfaction, purchase intentions, purchase behaviours and favourable customer attitudes. Further, Ranaweera and Prabhu (2003)[63] demonstrated that trust is a key antecedent to repurchase behaviour and it's directly associated with customer retention. The following hypothesis is proposed:

H4- Trust has a direct and positive impact on customer retention

4.2 Commitment

Commitment and trust seems inseparable in a relationship marketing theory which states that, if both are not in place a relationship is more likely to be a loose and unstable arrangement (Eze and Uguanyi, 2012). According to Dwyer et al (1987), commitment is the willingness of two parties to make short term sacrifices in order to realise long term benefits. It is also believed to imply an inherent or clear pledge of relational continuity between exchange

partners (Dwyer et. al, 1987)[22]. A vital element of successful and long-term relationship is commitment (Achrol 1997)[3].

Commitment in relationships provides for the preservation and creation of relationships among actors in marketplace (Lacey et al., 2007). The importance of placing values in relationships is of essence for relationship building. In other words, a customer will commit to a relationship only if it offers value (Ibid). Customers will also be loyal to an organisation when they commit to re-purchase a preferred brand consistently. Commitment as a concept is mostly related to a relationship where two parties will be loyal and show stability to each other (Eze and Ugwuanyi, 2012). For this study, commitment is defined as an organization and a customer's eagerness to maintain relationships by making short term sacrifices for long term gains. The following hypothesis is proposed:

H5- Commitment has a direct and positive impact on customer loyalty.

Committed customers are not likely to patronise from other organisations since relationship marketing theory states that committed customers are connected to an organisation and therefore they display positive behaviour towards an organisation (Morgan and Hunt, 1994)[57]. Verhoef (2003)[79] demonstrates direct effects of commitment on both relationship maintenance and customer retention in a financial service context. It might be expected that commitment positively impact on customer retention as stated in the previous definitions of commitment. Previous researchers have found positive effect of commitment on customer retention (Morgan and Hunt, 1994[57]; Garbarino and Johnson, 1999)[27]. Further, in relation to the commitment literature, the following hypothesis is proposed:

H6- Commitment has a direct and positive impact on customer retention.

4.3 Customer loyalty

Loyalty is a means of maintaining or increasing a customers' investment in a longer term, thereby increasing the value of the customer to the firm in the long run (Marshall, 2010). When a company continuously delivers a superior customer value and wins customer loyalty, it affects profitability (Zeithmal et al., 1990[85]; Rust et al., 1995[68]; Anderson and Fornell, 1994[6]; Gummesson, 1993; Heskett et al., 1994). The possible outcome of customer loyalty has been summarised by Khan and Fasih (2014) and Gee et al. (2008) as; boosting sales, reducing customers quitting, positive word of mouth leading to acquisitions of new customers, lower service costs comparing to new clients, willingness to pay premium prices by loyal customers, and increasing market share. These outcomes mentioned above have a positive

impact on a firm's profitability that was confirmed in studies by Smith and Wright (2004)[73], Liang et al. (2009), Khan and Rizwan (2014)[46]. According to Khan and Rizwan (2014), a company raises its profits by 2-8% if it reduces the customer quitting rate by 5%.

In spite of the appeal of this argument, there are different schools of thought about the extent to which customer loyalty has an impact on financial performance. In a study conducted by Reinartz and Kumar (2002)[66], they opined that the relationship between loyalty and profitability is much weaker and subtle than the proponents of loyalty claim. Keisidou et al. (2013)[44] also argue that customer loyalty is not a significant predictor of a firm's financial performance. Assessing customer loyalty is a complex decision problem, where evaluations are difficult and depends strongly on stakeholder's values and preferences.

Organisations can benefit from gaining competitive advantage over competitors by building loyalty with customers and differentiation strategy (Upton, 2007)[78]. The volume of customer orders on products increases when they become loyal with organisations. Loyalty can generate repeat purchases irrespective of the competition and environmental marketing influences (Gupta and Zeithaml, 2006)[32]. Previous accounting measures have failed to show consistent relations between customer measures and financial performance (Smith and Wright, 2004)[73]. Ittner and Larcker (1998:27)[39] found a significant positive relationship between customer satisfaction and firm value for two of five firms investigated. In the same way, Baker and Crompton (2000) report mixed report on the impact of satisfaction on firm's performance. In an attempt to clarify the relationship about the effect of customer loyalty on organisational performance, the following hypothesis is proposed:

H7- Customer loyalty has a direct and positive impact on organisational performance.

4.4 Customer Retention

Customer retention can be described as a marketing goal of keeping customers from a competitor. According to Gounaris (2005), customer retention is the willingness of customers to invest in relationships with a firm. Customer's future propensity to transact with an organisation is referred to as customer retention (Mohd Kassim and Soudenn, 2007)[56].

Customer retention provides positive returns to an organisation (Ryals and Payne, 2001[69]; Jones, 2003)[42] and minimises consumer's defection rates. According to Reichheld (1996)[64] and Keiningham et al (2007)[43], customer retention is a key determinant of a firm's profitability. Based on the literature review on customer retention, the following hypothesis is proposed:

H8- There is a direct and positive impact of customer retention on organizational performance.

In conclusion, the following figure 1 depicts the proposed relationships between the research variables. These relationships constitute the research hypotheses as illustrated in table 1 which aim to answer the research questions and achieve the research aim.

Summary of research hypotheses

H1: Customer participation has a direct and positive impact on customer loyalty

H2: Customer participation has a direct and positive impact on customer retention

H3: Trust has a direct and positive impact on customer loyalty

H4: Trust has a direct and positive impact on customer retention

H5: Commitment has a direct and positive impact on customer loyalty

H6: Commitment has a direct and positive impact on customer retention

H7: Customer loyalty has a direct and positive impact on organisational performance

H8: There is a direct and positive impact of customer retention on organisational performance.

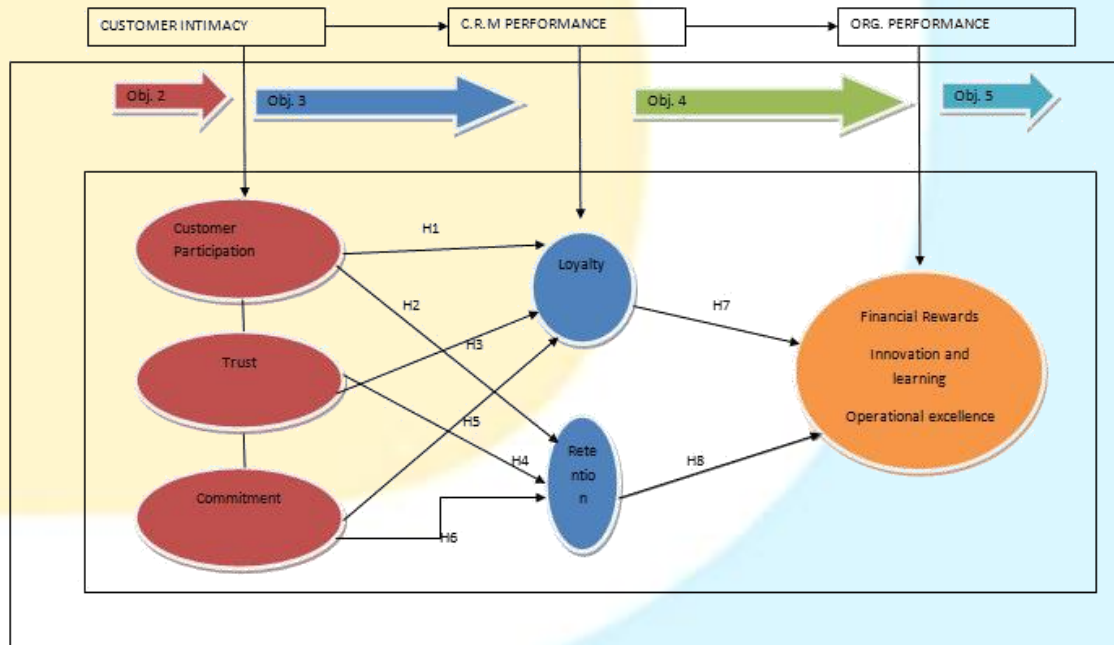


Figure 1: Theoretical Framework

5. METHODOLOGY

The hypotheses were tested using questionnaire items in the manufacturing sector (B2C markets) which were developed from measures that have been validated in previous studies. The measurement items were modified to fit the context of the research variables. Survey method was used in this research to assess the research variables: Customer Intimacy variables (commitment, trust, and customer participation), CRMP variables (loyalty and retention), and Organisational performance variables (customer perspectives, internal business, financial rewards, and innovation). The study used the drop and collect method. According to Ibeh and Brock (2004), the drop and collect method enables the researcher to check the answers to avoid basic problems like missing values. Data were collected from industries operating in the fast moving consumer goods sector, textile sector,

automobiles, food and beverages, aluminium smelting, and food processing. The study considers 254 CRM managers across different companies of the manufacturing industry in Ghana. The respondents were selected because they are always on the frontline with customers; hence they are suitable candidates to comprehend the impact of customer intimacy and customer relationship performance.

6. RESULTS

In order to determine the suitability of employing factor analysis, the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was computed and the results are presented in Table 2

As a measure of factorability, a general rule is that a KMO value of 0.5 is poor, 0.6 is acceptable and a value closer to 1 is better (Field, 2009). The Kaiser-Meyer-

Olkin value was 0.667, exceeding the recommended value of 0.6. This result confirms that the KMO test supports the sampling adequacy and it is significant in

conducting factor analysis. Table 2 illustrates the results of the KMO and Bartlett's test of sphericity.

Table 1: KMO and Bartlett's

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.667
	Approx. Chi-Square	4362.153
Bartlett's Test of Sphericity	Df	820
	Sig.	.000

6.1 Bartlett's Test of Sphericity

For the purpose of confirming the relationship between the variables, the Bartlett's test of sphericity was conducted. It is not important to do factor analysis if there are no relationships. The general rule is that, *P* value < 0.05 indicates the appropriateness to continue with the factor analysis (Hinton et al., 2004). The results shown in Table 5-7 indicate that the calculated *P* value is < 0.00, which suggests there are relationships between the constructs in question. There is a statistical significance for Bartlett's test of sphericity, thus supporting the forcibility of correlation matrix.

6.2 Factor Loadings

Factor loading includes fundamental dimensions which correlated variables are grouped in a meaningful way. This can be gained by finding out variables that are highly correlated with other variables which do not correlate with variables outside the group (Field, 2009[25]; Tabachnick and Fidell, 2013). There are two major types of factor analysis: exploratory factor analysis (EFA) and confirmatory factor analysis (CFA).

In EFA, data are described and grouped together with variables that are correlated. CFA is a much sophisticated technique which is used to test a theory about latent variables (Tabachnick and Fidell, 2013). Both techniques are aimed at data reduction, hence achieving the same results. According to Hair et al. (2006), the difference between the two (EFA and CFA) is that EFA is used to take just what the data will give you by exploring the loadings of variables to try to achieve the best model, while CFA is used for grouping and confirming variables on a factor. This study applied the EFA technique by putting variables in the model where it is expected they will group together and seeing how the factor analysis groups them. Each loaded factor was assessed by Cronbach's alpha measure after developing the factors internal consistency. The most relevant dimensions of the elements were specified in the following cluster of items and summarised in table 3

Table 2: Factor loading and Cronbach's Alpha of Adoption, Customer Participation, Commitment and Trust

Factor and Related Items	Factor loading	alpha
Adoption		
Our top management plays a key role in transforming organisational strategy	.597	
Our top management supports the implementation of successful customer relations strategy	.613	.778
Our employees work together and engage in in inter-functional activities	.599	

Our employees try to be ahead of competition	.594	
Customer Participation		
Our employees allow active participation from our customers in order to achieve mutual benefits	.698	
Our employees give recommendations in order to improve on the welfare of customers.	.658	
Our employees solicit advice from customers to improve on products and innovation.	.554	.658
Our employees perceive advice as a form of social support by our customers	.526	
Our employees encourage customer input in order to help provide personalised products and services	.543	
Commitment		
Our company is always committing to fulfil its agreement with customers	.654	
Our company commits to stable relationships with our customers	.593	
Our employees maintain personal relationships with our customers	.591	.649
Our customers are provided with products that their expectations	.558	
The good reputation of our company encourages our customers to be committed	.578	
Trust		
Our company hold confidence in our employees and can rely on them to deliver quality products	.606	
Our employees are open in telling the truth in business transactions with customers	.598	
Our company provides quality products to meet customer's expectations	.698	.701
Our company acts in the best interest of customers welfare	.682	
Our employees are faithful to customers	.990	

Applying a factor loading of 0.5 (Field, 2009), no item was excluded.

Table 3: Factor loading and Cronbach's Alpha of Loyalty and Retention Factors

Factor and related item	factor loading	alpha
Loyalty		
Our existing customers are active in recommending products and services of this firm.	.859	
Our customers feel loyal to our products offering.	.556	
Our existing customers encourage their relatives and friends to deal with our company.	.707	.671
Our company acquires new customers' thanks to its current customers.	.627	
Our customers consider our company as the first alternative for most of their products.	.695	
Retention		
Our customers have long lifetime cycle with our company	.664	
Our company provides customers with one-to-one experience.	.845	
Our company systematically attempt to customize products based on the need of the customer	.721	.730
Our company segments market according to the economic value of customers	.689	
Our company systematically attempts to manage the expectations of high value customers through personalisation.	.671	

Table 4: Factor loading and Cronbach's Alpha of Organisational Performance Factors

Factors and related items	Factor loading	Alpha
Financial		
Our existing customers enable us to determine sales patterns	.484	
Our customers enable us to determine our profit problems	.888	.814
Our customer enables us to determine our cash flow problems	.818	
Customer		
Our customers enable us to increase productivity	.483	
Our customers enable us to increase quality of products and services	.727	.715
Our customers enable us to deliver products on time	.709	
Internal Business		
Our existing customers help us to be efficient for effective decision making.	.579	

Our existing employees enable us to take actions that satisfy customer needs	.676	.713
Our existing customers enable us to deliver excellent customer service	.672	
Innovation and Learning		
Our customers enable us to come out with innovative products	.519	
Our customers help us to achieve operational Excellence	.533	.668
Our customers help us to improve on new products development	.693	

6.3 Regression

A multiple regression analysis was then conducted using SPSS V.20 to test the relationship between customer intimacy factors (customer participation, trust, and commitment), customer relationship management performance factors (customer retention, customer loyalty) and organisational performance factors (financial, customer, internal business, and innovation and learning). The regression table output relating to the research hypotheses is presented in table 5. Eight regression models (8 simple models) were used to explore the direct effects among variables in the research hypotheses. Based on the fitness of these models, all regression models in this study are significant (all F values are significant with $p = .000$), except one. The first model investigates the direct and positive impact of customer participation on customer loyalty. The results prove that H1 is confirmed. The beta coefficient is positive and significant ($\beta = 0.21$, $t = 2.894$), which supports H1. The second model examines the direct and positive impact of customer participation on customer retention. The findings indicate the beta coefficient is positive and significant ($\beta = 0.185$, $t = 2.986$), which supports H2. Again, the third model investigates if there is direct and

positive impact of trust on customer loyalty. The results show that the beta coefficient is positive and significant ($\beta = 0.27$, $t = 4.599$), which confirms H3.

Further, the fourth model examines the direct and positive impact of trust on customer retention. The results indicate that the beta coefficient is positive and significant ($\beta = 0.164$, $t = 2.638$), which confirms H4. The fifth model investigates the direct and positive relationship of commitment on customer loyalty. The result indicates that the beta coefficient is negative and insignificant ($\beta = -0.18$, $t = -3.000$). Hence, hypothesis 5 is rejected. The 6th model examines the direct and positive relationship of commitment on customer loyalty. The beta coefficient is positive and is significant ($\beta = 0.185$, $t = 2.989$), and therefore H6 is supported.

Model 5 investigates the direct and positive relationship of customer loyalty on organisational performance. The results indicate that the beta coefficient is positive and significant ($\beta = 0.21$, $t = 3.493$), hence H7 is confirmed. Lastly, hypothesis 8 examines the direct and positive relationship between customer retention and organisational performance. The results indicate that the beta coefficient is positive and significant ($\beta = 0.285$, $t = 4.720$), therefore H8 is supported.

Hypotheses	Proposed Relationship	Results
1	Customer Participation has a direct and positive impact on customer retention	Supported
2	Customer Participation has a direct and positive impact on customer loyalty	Supported
2	Trust has a direct and positive impact on customer loyalty	Supported
4	Trust has a direct and positive impact on customer retention	Supported
5	Commitment has a direct and positive impact on customer loyalty	Rejected

6	Commitment has a direct and positive impact on customer retention	Supported
7	Customer loyalty has a direct and positive impact on organisational performance	Supported
8	Customer retention has a direct and positive impact on organisational performance	Supported

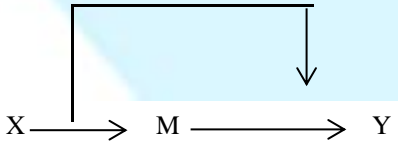
6.4 The Mediation Effect

The amount of indirect relationship of one initial variable (e.g. customer intimacy variables) can be estimated when the path of the initial variable is added to the so-called outcome variable (i.e. organisational performance), while controlling the mediator and the other initial variable (i.e. customer intimacy factors) as covariate in the mediation model (Field, 2009)[25]. The total effect is used to estimate the direct effect of the initial variable on the outcome variable. The effect can be mediated if the total effect of the initial variable is significant. Further, if the direct effect is insignificant, it

means there is complete mediating effect on the relationship between initial and the outcome variables. However, if the effect is significant, the mediator has a partial mediating effect on the relationship between the initial and outcome variables.

The most common method in testing mediation is regression (MacKinnon et al., 2000)[54]. According to Baron and Kenny (1986), there are four approaches in which regression analyses are conducted and the coefficients significance is examined at each step. These steps are presented in table 5.

Table 5: Mediation Test Steps

Steps	Analysis	Visual Drawing
Step I	Conduct a simple regression analysis with X predicting Y to test for path alone, $Y = B_0 + B_1X + e$	C X → Y
Step II	Conduct a simple regression analysis with X predicting M to test for path alone, $M = B_0 + B_1X + e$	a X → M
Step III	Conduct a simple regression analysis with M predicting to Y to test the significance of path alone, $Y = B_0 + B_1M + e$	b M → Y
Step IV	Conduct a multiple regression analysis with X and M predicting Y, $Y = B_0 + B_1X + B_2M + e$	

With reference to steps outlined for testing mediation earlier, we can deduced that customer intimacy factors and customer relationship management factors are related to organisational performance (outcome) by regressing organisational performance on customer intimacy and customer relationship management performance (Table Coefficients^a

6). The unstandardised regression coefficient (β) associated with the effect of customer participation, trust, customer retention and customer loyalty was significant ($P < 0.0001$). Hence, path c was significant and the requirement for mediation was met.

Table 6

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
(Constant)	2.558	.390		6.558	.000	1.790	3.326					
CP	.094	.060	.103	1.557	.000	-.025	.212	.194	.098	.093	.810	1.235
COMMIT	.087	.058	-.091	1.505	.134	-.027	.201	.104	.095	.090	.980	1.020
1 TRUST	.087	.053	.110	1.644	.001	-.017	.192	.192	.104	.098	.794	1.259
LOYALTY	.017	.072	.016	-.235	.000	-.158	.125	.115	-.015	-.014	.816	1.226
RETENTION	.113	.029	.246	3.888	.000	.056	.171	.277	.240	.232	.891	1.122

a. Dependent Variable: DEP

6.5 Theoretical and Academic Implications

With respect to academic implications, not only is a significant contribution to knowledge made in terms of customer relationships, but also in the wider body of knowledge including the parent discipline (marketing) and other related fields. The above findings discussed have a wide implication for management theorists.

The research results provide support for the model of customer intimacy used in this study and help to resolve the controversy in the literature regarding the conceptualisation of customer intimacy. The result of the study gives more insight on how customer intimacy is created inside an organisation. Our results introduce some valid and reliable predictors of customer intimacy, CRM performance and organisational performance.

There have been few studies done in the area of customer intimacy (Hoffman, 2001[37]; Cuganesan, 2010[21];

Osarenkhoe, 2008[61]; Brock and Zhou, 2012). According to Brock and Zhou (2012)[15], the interest in customer intimacy has not yet occurred in academia. This study provides a clear impact of the customer intimacy construct on organisational performance. This contributes to the improvement of business-customer relationship in the manufacturing sector of Ghana. Such an emphasis on the impact of customer intimacy is consistent with a recent study, which argued that future studies should explore the role of customer intimacy in other relationships (Brock and Zhou, 2012). This has empirically filled the gap in literature. The results of this research indicate that customer intimacy can be applied to comprehend the mechanism underlying customer-organisation relationship.

The study has provided a holistic view for future business-customer relationship strategy studies. The

thesis focuses on the process of building intimate relationship between organisation and customers. This research developed and tested a model linking customer intimacy and organisational performance. The study has integrated relationship marketing literature and interpersonal relationship literature with mainstream business-customer research to explain how customer intimacy can affect organisational performance. The findings of the study indicate that the effect of customer intimacy on organisational performance is mediated by customer loyalty and customer retention.

The proposed research model was validated by using data collected from the manufacturing sector of Ghana. The application of this model and empirical presentation of research variables with realistic data sheds some light on the concepts that may help in improving customer intimacy strategy.

This study suggests a number of managerial implications. The implications are as follows: Building an emphasis and maintaining customer relationships remains an important focus for academic and marketing practitioners. Ironically, little progress is made in the management of customer relationship in terms of forming an intimate relationship with them. Moreover, continuing enthusiasm for customer intimacy has still not brought about commonly accepted factors for its adoption. However, in the present study, a conceptual framework is provided for empirical investigation of the impact of customer intimacy adoption in enhancing organisational performance.

To encourage customer intimacy strategy in organisations, our framework suggests that managers need to empower employees to have a healthy relationship with customers. Further, managers in these organisations should know that building healthy relationship with customers also contributes to information flow and provides efficient customer intimacy strategy.

It is suggested that management should pay heed to the impact customer intimacy adoption has in enhancing

CRM performance and organisational performance. A group of theories such as diffusion of innovation, customer intimacy, and relationship marketing, are the main theories that help in understanding how customer intimacy can be developed within an organisation. This study provides a clear performance implication for the adoption of customer intimacy within organisations in the manufacturing sector of Ghana.

There is a huge market for the manufacturing sector of Ghana since the country relies mostly on importation of products which could be produced locally. It is therefore necessary for Ghanaian firm's to adopt customer intimacy strategy to improve on customer loyalty and retention which will then enhance organisational performance. According to Jacob and Chestnut (1978) and Gobble (2015)[29], firms must maintain long-term relationships with their customers in order to enjoy the benefits of a loyal customer for loyalty and retention. It is therefore vital to orientate management on the values perceived by customers.

This study informs practice on the benefits of adopting customer intimacy strategy in the Ghanaian manufacturing industry. This thesis validated the direct impact of customer intimacy on CRM performance and highlighted that customer loyalty and customer retention contributes significantly to organisational performance. Management implication is that appropriate customer intimacy strategies can develop CRM performance.

The importance of the relationship between employees and customers has been highlighted as a major factor in the development of customer intimacy within the manufacturing sector of Ghana. The implication for this for management is that employee-customer relationship must be encouraged. This highlights that both employee-customer relationships are critical in the development of customer intimacy in the manufacturing sector of Ghana. In as much as this thesis has produced some interesting results, there may be some limitations and this will be discussed in the next section.

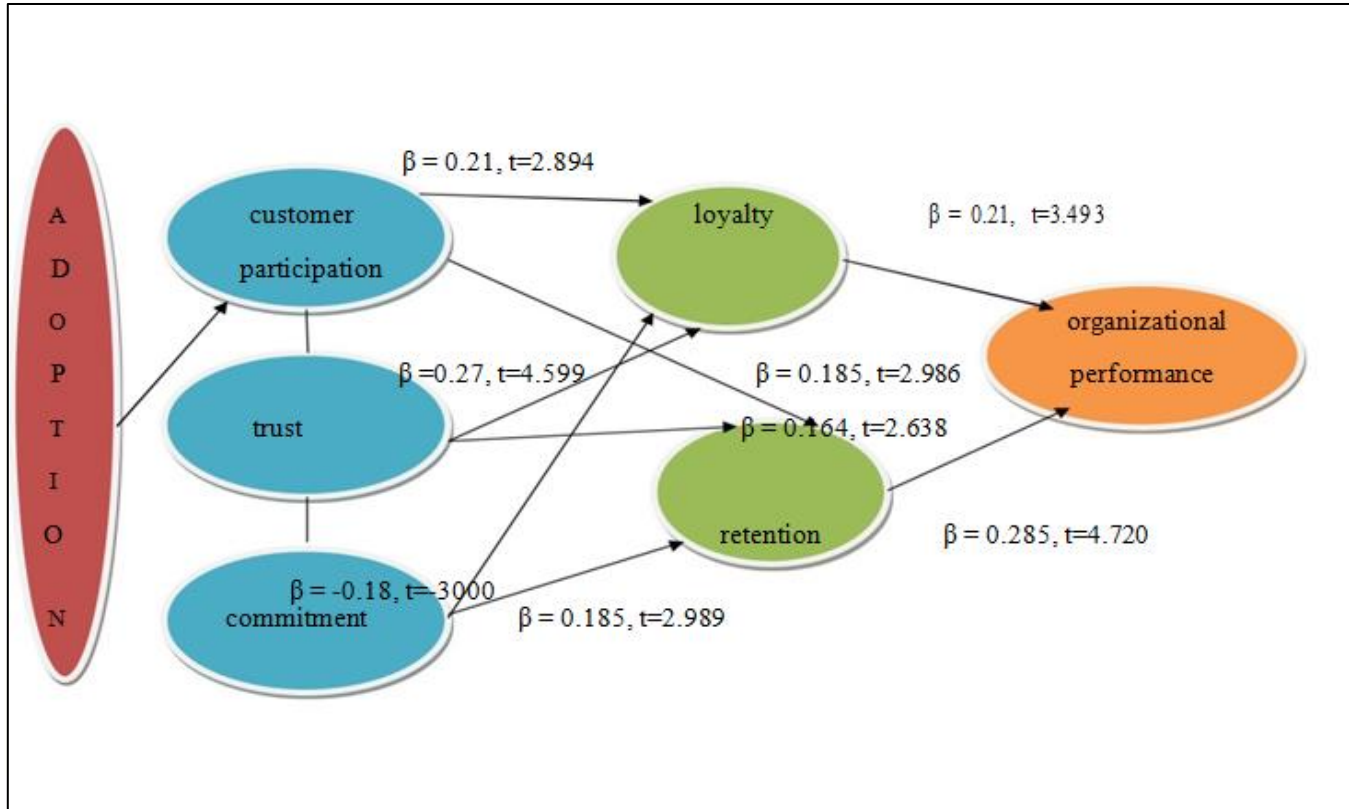


Figure 2: Full model confirming relationships among research variables

7. CONCLUSION

The findings of the study from the final purified scales and testing of hypotheses have been presented. Explanation of the factor loadings were used to identify the clusters or groups of variables. Exploratory factor analysis was used to show the relationship of the research variables to the factors. The factors were extracted with the principal components analysis.

Regression analyses were used to establish the relationship between research variables. The study has been validated by the regression model presented in figure 2.

8. REFERENCES

- [1] Aaker, D. A. and Bruzzone D. E., (1985). "Causes of irritation in advertising." *The Journal of Marketing*: 47-57.
- [2] Aaker, J., Fournier, S. and Brasel, S.A. (2004). When good brands do bad. *Journal of Consumer research*, 31(1), pp.1-16.
- [3] Achrol, R. S. (1997). "Changes in the theory of interorganizational relations in marketing:toward a network paradigm." *Journal of the Academy of Marketing Science* 25(1): 56-71.
- [4] Akçura, M. T. and K. Srinivasan (2005). "Research note: customer intimacy and cross-selling strategy." *Management Science* 51(6): 1007-1012.
- [5] Anderson, B., Burnetts, S., and Dao, W. (2011). "The road to customer intimacy. Leveraging investments in customer insight to maximise returns." *New York, IBM Corporation*.
- [6] Anderson, E.W., Fornell, C. and Lehmann, D.R., (1994). Customer satisfaction, market share, and profitability: Findings from Sweden. *The Journal of Marketing*, pp.53-66.
- [7] Baker, D. A. and Crompton, J. L. (2000). "Quality, satisfaction and behavioral intentions." *Annals of tourism research* 27(3): 785-804.
- [8] Ballou, P. (2007). "Buainess Modelling revisited: The configuration of control and value info." *The Journal of Policy, Regulation and Strategy for Telecommunications, Information and Media* 9(5): 6-19.
- [9] Baron, R. M. and Kenny, D. A. (1986). "The moderator–mediator variable distinction in social

- psychological research: Conceptual, strategic, and statistical considerations." *Journal of Personality and Social Psychology* **51**(6): 1173
- [10] Bauer, R. A., et al. (1968). *Advertising in America: The consumer view*, Division of Research, Graduate School of Business Administration, Harvard University Boston.
- [11] Beetles, A.C. and Harris, L.C. (2010). The role of intimacy in service relationships: an exploration. *The Journal of Services Marketing*, **24**(5), pp. 347-358.
- [12] Ben-Ari, A. and Lavee, Y., (2007). Dyadic closeness in marriage: From the inside story to a conceptual model. *Journal of Social and Personal Relationships*, **24**(5), pp.627-644.
- [13] Bitner, M. J. (1995). "Building service relationships: it's all about promises." *Journal of the Academy of Marketing Science* **23**(4): 246-251.
- [14] Bowen, J. T., and Shoemaker, S. (2003). "Loyalty: A strategic commitment." *Cornell Hotel and Restaurant Administration Quarterly* **44** (5-6): 31-46.
- [15] Brock, J. and Zhou, J. (2012). 'Customer intimacy', *Journal of Business and Industrial Marketing*, **27**, 5, pp. 370-383.
- [16] Cermak, D. S., File, K. M., and Prince, R. A., (2011). "Customer participation in service specification and delivery." *Journal of Applied Business Research (JABR)* **10**(2): 90-97.
- [17] Chen, J., and Ching, R. (2007). "The effects of information and communication technology on customer relationship management and customer lock-in." *International Journal of Electronic Business* **5**(5): 478-492.
- [18] Chow, S., and Holden, R. (1997). "Toward an understanding of loyalty: the moderating role of trust." *Journal of managerial Issues* **9**: 275-298.
- [19] Cooper, M. J., Gwin, C. F. and Wakefield, K. L. (2008), 'Cross-functional interface and disruption in CRM projects: Is marketing from Venus and information systems from Mars?', *Journal of Business Research*, Vol. 61, pp.292-299.
- [20] Cuganesan, S. (2008). "Calculating customer intimacy: accounting numbers in a sales and marketing department " *Accounting, Auditing & Accountability Journal* **21**(1): 78-103.
- [21] Cuganesan, S., et al. (2010). *Examining CSR disclosure strategies within the Australian food and beverage industry*. Accounting Forum, Elsevier.
- [22] Dwyer, F. R., et al. (1987). "Developing buyer-seller relationships." *The Journal of Marketing*: 11-27.
- [23] Ennew, C. T. and Binks, M. R., (1999). "Impact of participative service relationships on quality, satisfaction and retention: an exploratory study." *Journal of business research* **46**(2): 121-132.
- [24] Eze Jude, O. and Ugwuanyi Uche, B. (2012). Customer Segmentation: The Concepts of Trust, Commitment and Relationships. *Research Journal of Management Sciences _ISSN, 2319*, p.1171
- [25] Field, A. (2009). *Discovering Statistics Using SPSS*. Third Edition. London, Sage Publications Ltd.
- [26] Fournier, S. (1998). "Consumers and their brands: developing relationship theory in consumer research." *Journal of consumer research* **24**(4): 343-353.
- [27] Garbarino, E., and Johnson, M.S. (1999). "The different roles of satisfaction, trust, and commitment in customer relationships." *The Journal of Marketing*: 70-87.
- [28] Gee, R., Coates, G. and Nicholson, M. (2008). Understanding and profitably managing customer loyalty. *Marketing Intelligence & Planning*, **26**(4), pp.359-374.
- [29] Gobble, M.M., (2015). From Customer Intelligence to Customer Intimacy. *Research-Technology Management*, **58**(6), pp.56-61.
- [30] Gottman, J. (2007), "Making relationships work", *Harvard Business Review*, December, pp.45-50.
- [31] Gounaris, S. P. (2005). "Trust and commitment influences on customer retention: insights from business-to-business services." *Journal of business research* **58**(2): 126-140.
- [32] Gupta, S., and Zeithaml, V. (2006). "Customer metrics and their impact on financial performance." *Marketing Science* **25**(6): 718-739.
- [33] Gustafsson, A., et al. (2005). "A manufacturer becoming service provider-challenges and a paradox." *Managing Service Quality: An International Journal* **15**(2): 142-155.
- [34] Gummesson, E. (1993). *Quality management in service organizations*, Isqa
- [35] Hansen, H. (2003). "Antecedents to consumers disclosing intimacy with service employees." *Journal of services marketing* **17**(6): 573-588.
- [36] Heskett, J.L., Jones, T.O., Loveman, G.W., Sasser, W.E. Jr and Schlesinger, L.A. (1994), "Putting the service profit chain to work", *Harvard Business Review*, March-April, pp. 105-111
- [37] Hoffman, N. P. (2001). *The theory of customer intimacy: towards an understanding of relationship marketing in a professional service setting*, University of Alabama
- [38] Ibeh, K.I. and Brock, J.K.U. (2004). Conducting survey research among organisational populations in developing countries: can the drop and collect technique make a difference?. *International Journal of Market Research*, **46**(3), pp.375-384.
- [39] Ittner, C. D. and Larcker, D. F. (1998). "Are nonfinancial measures leading indicators of financial

- performance? An analysis of customer satisfaction." *Journal of accounting research* **36**: 1-1.
- [40] Jacoby, J. and Chestnut, R. W. (1978). "Brand loyalty: Measurement and management."
- [41] Johnson, M. D., Herrmann, A. and Huber, F., (2006). "The evolution of loyalty intentions." *Journal of marketing* **70**(2): 122-132
- [42] Jones, T. (2003). *Personal, professional, and service company commitments in service relationships*. Ontario, Canada, Queen's University Kingston. **PhD. Thesis**.
- [43] Keiningham, T.L., Cooil, B., Aksoy, L., Andreassen, T.W. and Weiner, J. (2007). The value of different customer satisfaction and loyalty metrics in predicting customer retention, recommendation, and share-of-wallet. *Managing Service Quality: An International Journal*, **17**(4), pp.361-384.
- [44] Keisidou, E., Sarigiannidis, L., Maditinos, D.I. and Thalassinou, E.I. (2013). Customer satisfaction, loyalty and financial performance: A holistic approach of the Greek banking sector. *International Journal of Bank Marketing*, **31**(4), pp.259-288.
- [45] Khan, M.M. and Fasih, M. (2014). Impact of service quality on customer satisfaction and customer loyalty: Evidence from banking sector. *Pakistan Journal of Commerce and Social Sciences*, **8**(2), pp.331-354
- [46] Khan, B. and Rizwan, M. (2014). Factors Contributing to Customer Loyalty in Commercial Banking. *International Journal of Accounting and Financial Reporting*, **4**(2), p.413.
- [47] Lacey, R., Suh, J., and Robert, M. (2007). "Differential Effects of Preferential Treatment Levels on Relational Outcomes." *Journal of Service research* **9**(3): 241-256.
- [48] Laurenceau, J.P., Barrett, L.F. and Rovine, M.J. (2005). The interpersonal process model of intimacy in marriage: a daily-diary and multilevel modeling approach. *Journal of Family Psychology*, **19**(2), p.314
- [49] Lawniczak, R. (2007). "Public relations role in a global competition "to sell" alternative political and socio-economic models of market economy." *Public Relations Review* **33**(4): 377-386.
- [50] Lee, J., Kim, J., and Moon, J. Y. (2000). "What makes internet users visit cyber stores again? Key design for customer loyalty." In Proceedings of the SIGCHI conference on Human Factors in Computing Systems: 305-312.
- [51] Liang, T. P., You, J. J., Liu, C. C., (2010). "A resource-based perspective on information technology and firm performance: a meta analysis." *industrial management & data systems* (8): 1138-1158
- [52] Liu, W. and Gal, D. (2011). "Bringing us together or driving us apart: The effect of soliciting consumer input on consumers' propensity to transact with an organization." *Journal of consumer research* **38**(2): 242-259.
- [53] Macintosh, G. A., Lockshin, L. (1997). "Retail relationships and store loyalty: A multi-level perspective." *International Journal of research in marketing* **14**(5): 487-497.
- [54] MacKinnon, D.P., Krull, J.L. and Lockwood, C.M. (2000). Equivalence of the mediation, confounding and suppression effect. *Prevention science*, **1**(4), pp.173-181.
- [55] McEwen, W. J. (2005). *Married to the Brand: Why Consumers Bond with Some Brands for Life; Lessons from 60 Years of Research Into the Psychology of Consumer Relationships*, Gallup Press.
- [56] Mohd Kassim, N. and Soudenn N. (2007). "Customer retention measurement in the UAE banking sector." *Journal of Financial Services Marketing* **11**(3): 217-228.
- [57] Morgan, R. M., and Hunt, S. D., (1994). "The commitment-trust theory of relationship marketing " *Journal of marketing* **58**(3).
- [58] Nunes, P. (2005). "The Risks of Customer Intimacy." *MIT Sloan Management Review* **47**(1): 15-18.
- [59] O'Malley, L., Patterson, M., and Evans, M., (1997). "Intimacy or Intrusion? The privacy dilemma for relationship marketing in consumer markets." *Journal of marketing management* **13**(6): 541-559.
- [60] O'Malley, L. and Tynan, C., 2000. Relationship marketing in consumer markets—rhetoric or reality?. *European Journal of marketing*, **34**(7), pp.797-815.
- [61] Osarenkhoe, A. (2008). "What characterises the culture of a market-oriented organisation applying a customer-intimacy philosophy?" *Journal of Database Marketing & Customer Strategy Management* **15**(3): 169-190.
- [62] Petrovic, D., Xie, Y., Burnham, K. and Petrovic, R. (2008). "Coordinated control of distribution supply chains in the presence of fuzzy customer demand." *European Journal of Operational Research* **185**(1): 146-158
- [63] Ranaweera, C. and Prabhu, J. (2003). "The influence of satisfaction, trust and switching barriers on customer retention in a continuous purchasing setting." *International Journal of Service Industry Management* **14**(4): 374-395
- [64] Reichheld, F. (1996). *The loyalty effect-hidden force behind growth profits and lasting value*. Boston, MA, Harvard Business School Press.
- [65] Reichheld, F. F. and Schefter, P. (2000). "E-loyalty." *Harvard business review* **78**(4): 105-113.
- [66] Reinartz, W., and Kumar, V. I. S. W. A. N. A. T. H. A. N., (2002). "The mismanagment of customer loyalty." *Harvard business review* **80**(7): 86-95.

- [67] Rokach, A. and Philibert-Lignières, G. (2015). Intimacy, Loneliness & Infidelity. *Open Psychol J*, 8, pp.71-7.
- [68] Rust, R.T., Zahorik, A.J. and Keiningham, T.L. (1995), "Return on quality (ROQ): making service quality financially accountable", *Journal of Marketing*, Vol. 59 No. 2, pp. 58-70
- [69] Ryals, L. and A. Payne (2001). "Customer relationship management in financial services: towards information-enabled relationship marketing." *Journal of Strategic Marketing* 9(1): 3-27.
- [70] Saavedra, R. and L. Van Dyne (1999). "Social exchange and emotional investment in work groups." *Motivation and Emotion* 23(2): 105-123.
- [71] Schaefer, M. T. and Olson, D. H. (1981). "Assessing Intimacy: The Pair Inventory*." *Journal of Marital and Family Therapy* 7(1): 47-60
- [72] Singh, J., and Sirdeshmukh, D. (2000). "Agency and trust mechanisms in consumer satisfaction and loyalty judgments." *Journal of the Academy of Marketing Science* 28(1): 150-167
- [73] Smith, R. E. and Wright, W. F. (2004). "Determinants of customer loyalty and financial performance." *Journal of management accounting research* 16(1): 183-205.
- [74] Stern, B. B. (1997). "Advertising intimacy: relationship marketing and
- [75] Swan, J. E. and Oliver, R. L. (1989). "Postpurchase communications by consumers." *Journal of Retailing*.
- [76] Taylor, S. (2010). "Bringing into the retail boardroom-A different approach to developing customer intimacy." *Retail Digest*: 50-53.
- [77] Treacy, M. and Wiersema, F. (1993). "Customer intimacy and other value disciplines." *Harvard business review* 71(1): 84-93.
- [78] Upton, C. (2007). "What gives with cause marketing? Strengthen your business, enhance your image, and give back." *Public Relations Quarterly* 51(4): 40-42.
- [79] Verhoef, P. C. (2003). "Understanding the effect of customer relationship management efforts on customer retention and customer share development." *Journal of marketing* 67(4): 30-45.
- [80] Verweire, K., Slagmulder, R., Letens, G., Chearskul, P., Van Aken, E. and Farris, J. (2010). Towards Customer Intimacy: Implications for Performance Measurement. In *IIE Annual Conference. Proceedings* (p. 1). *Institute of Industrial Engineers-Publisher*.
- [81] Westin, A. F. (2003). "Social and political dimensions of privacy." *Journal of social issues* 59(2): 431-453.
- [82] Wiersema, M. F., and Bowen, H. P. (2008). "Corporate diversification: the impact of foreign competition, industry globalisation, and product diversification." *Strategic Management Journal* 29(2): 115-132.
- [83] Yim, C.K., Tse, D.K. and Chan, K.W. (2008). Strengthening customer loyalty through intimacy and passion: roles of customer-firm affection and customer-staff relationships in services. *Journal of marketing research*, 45(6), pp.741-756.
- [84] Zemke, R. (1998). "Customer intimacy." *Executive Excellence* 15(4): 17.
- [85] Zeithaml, V.A., Parasuraman, A. and Berry, L.L., 1990. *Delivering quality service: Balancing customer perceptions and expectations*. Simon and Schuster.