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DOMINO EFFECT OF RELATIONSHIP QUALITY IN SME BANKING

Dr. K.B. Sridevi*

*Associate Professor,
Sri Krishna Institute of Management,
Coimbatore.

ABSTRACT

Competition is the core phrase of every business in this globalization era. Banking sector is no way excused from this scenario. Today banks are continuously striving hard to tackle the competition and hence targeting all the profitable segments to sustain in the industry. One such profitable segment keenly targeted by the banks is Small and Medium Enterprises (SMEs) as the revenue generating segment. The goals and objectives of banks with respect to SME customers are achievable only with the support of cordial relationship between its employees and SME customers. Similarly, the SME customers are aspiring to optimize their opportunities and challenges with the support of unbreakable financial assistance from their banks. In this context, the researcher has analyzed the prevalence of relationship quality in both, public and private banks. The study was developed to research the type of relationship quality prevailing between the bank employees and their SME customers. The relationship quality was classified as five types such as Progressive Quality types Perception, Stable Quality types Perception, Resigned Quality types Perception, Fixed Quality types Perception and Constructive Quality types Perception. The study has proved the domino effect of relationship quality on the marketing outcomes of SME banking and the selected study variables are Trend of volume of SMEs' banking transaction, Level of happiness, SME customers' interest for long term relationship with their bank, Level of overall satisfaction and Positive word of mouth.