

Customer Orientation and Cross-Buying: The Mediating Effects of Relational Selling Behavior and Relationship Quality

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Abstract

This study explores customer orientation whether to influences cross-buying of bank customers. Using structural equation modeling to verify overall model this study proposed and test two sets of mediators namely relational selling behavior (interaction intensity and mutual disclosure of information) and relationship quality (satisfaction and trust), the results indicate: 1. The customer orientation positively influences both the interaction intensity and mutual disclosure of information which in turn influence customer satisfaction and trust respectively; in addition, trust positively influences cross-buying, but satisfaction does not. 2. Relational selling behavior plays a mediation role between customer orientation and relationship quality; however, relationship quality does not have a mediation effect between relational selling behavior and cross-buying.

Keywords: Customer Orientation, Relational Selling Behavior, Relationship Quality, Cross-buying

1. Introduction

Along with market liberalization, internationalization, and the entry of global competitors, manufacturers are experiencing increasingly fierce competition among themselves, and in order for the business to survive, the business philosophy must emphasize customer orientation. Therefore, it has become important for an enterprise to manage customer relationship more efficiently. According to Reinartz, Krafft, and Hoyer (2004) and Kamakura, Mittal, de Rosa, and Mazzon (2002), how to efficiently manage customer relationships has become an important topic for practical and academic sectors, and they also pointed out that the customer relationship management is closely related to the company's performance. In addition, relationship marketing can be established to maintain long-term relationship with customers. Relationship marketing is now so widely used in practical sectors and has become one of the main competitive advantages of enterprises (Berry, 1995; Lin, Weng, and Hsieh, 2003).

The subject of relationship marketing recently discussed by scholars is mostly focused on the consequences of relationship quality (satisfaction, trust). Fewer studies simultaneously explore the antecedents and consequences of relationship quality. In the consequences of relationship quality, prior studies mainly focused on loyalty (Verhoef, 2003), customer retention (Hennig-Thurau, 2000) and enterprise performance (Kamakura et al., 2002). Unfortunately, in a competitive environment, cross-buying is an important source of enterprise profits, and research in this area is rather minor (Liu and Wu, 2008). Moreover, in the antecedents of relationship quality, although some studies have pointed out that service quality would affect the relationship quality (Liu and Wu, 2009), whether or not the marketers have the motives of service is an important issue. Among the motives, this study chooses customer orientation as an origin to build a model to explain the process of customer orientation influencing cross-buying.

As far as relationship marketing is concerned, the cross-buying and buying frequency are taken respectively as the relationship width and relationship depth (Verhoef, Franses, and Hoekstra, 2001; Bolton, Lemon, and Verhoef, 2004), but the past research of relationship marketing showed two features: first, research mainly concentrated in the correlation between relationship quality (trust and satisfaction) and customer retention (such as re-buying intention and behavior, loyalty), but research examining the effects of relationship quality on cross-buying was limited. Second, the correlation between relationship quality (trust and satisfaction) and cross-buying is still unclear. Some studies pointed out that the customers of high satisfaction are more willing to buy other goods (Bloemer, Brijs, Swinnen, and Vanhoof, 2002), and trust has positive effects on relationship deepening (such as the purchase of other goods) (Selles, 1998; Bendapudi and Berry, 1997). Johnson and Grayson (2005) found that trust has positive effects on cross-buying. Some scholars advocate that when customers buy more goods and services, they are bound to increase their reliance on service providers; therefore, the trust plays a vital role in extending the relationship (Ambler et al., 2002; Bendapudi and Berry, 1997; Selnes, 1998). On the contrary, some studies pointed out that the customer satisfaction has stronger effects on customer retention, but weaker effects on cross-buying (Bolton et al., 2004), and even found that the satisfaction does not have

significant effects on cross-buying (Verhoef et al., 2001; Verhoef, Franses, and Hoekstra, 2002). Some studies (e.g., Crosby, Evans, and Cowles, 1990; Verhoef et al., 2002) pointed out that the correlation between the trust and the cross-buying is insignificant. This study suggests examining further these confused results as its second motivation.

In summary, previous studies lacked exploration of the impact of relationship quality on cross-buying, lacked integrated research linking the antecedents and consequences of relationship quality, and also lacked exploration of matching conditions for relational selling behavior, triggering this study to explore the integration relationship between customer orientation and cross-buying by taking relational selling behavior and relationship quality as the mediating variables.

Based on the above discussion, the purposes of this study are inferred as follows:

1. To explore the impact of customer orientation on relational selling behavior.
2. To explore the impact of relational selling behavior on relationship quality.
3. To explore whether the customer orientation will affect relationship quality or not through the mediation of relational selling behavior.
4. To explore the impact of relationship quality on cross-buying.
5. To explore whether or not relational selling behavior will affect cross-buying through the mediation of relationship quality.

2. Theoretical Background and Conceptual Framework

2.1 Customer Orientation

In order to achieve long-term business relationships with customers, market orientation has become the core concept in the field of marketing and strategy (Sanzo, Santors, Vazquez, and Alvarez, 2003; Slater and Narver, 1995). Market orientation is not only the implementation of marketing concepts, but also a concept of strategy development (Ruekert, 1992).

There are many different dimensions in market-orientation (Singh and Ranchhod, 2004). Customer orientation is one of the important dimensions of market orientation (Huang and Fang, 2006; Narver and Slater 1990). Narver and Slater (1990) proposed the three main components of market orientation: customer orientation, competition orientation, and the organizational culture of internal functional coordination. Recent scholars Huang and Fang (2006) also used the three dimensions of “customer orientation,” “competitor orientation,” and “cross sector coordination” to measure the market orientation. They also pointed out that in order for the organization to reach its greatest long-term performance, it is necessary to establish and maintain long-term and mutually beneficial relationship with the customers. From the perspective of competitive advantage, market orientation is the most efficient and effective organizational culture to achieve such a relationship.

As this study focused on service industries, the “customer’s feeling” is an important factor for the industry success. In the three dimensions of market orientation, customer orientation

mostly has a direct association with “customer’s feeling”. Therefore, this study takes customer orientation as a core of exploration.

Activities that enable the enterprise to establish a relationship with its customers could generate new attitudes and ideas of customers through customers’ awareness. It has become essential for capturing the customers’ interest to establish a relationship with the enterprise that the enterprise attaches importance to the customers’ ideas and takes customer satisfaction as its purpose; therefore, the enterprise should take the initiative to please the customers to improve the customers’ perception of relationship orientation (De Wulf, Odekerken-Schröder, and Iacobucci, 2001). According to the literature, this study defines the customer orientation as the “enterprise attaches importance on customers’ ideas and takes customer satisfaction as its goal.”

2.2 Relational Selling Behavior

Relationship marketing is customer-oriented (Evans and Laskin, 1994). That is, one must first understand the customer, and the marketing activities are based on customer preferences in order to meet customers’ satisfaction (Huang and Fang, 2006). Relationship marketing emphasizes that “marketing is to establish, maintain, and enhance the relations with customers so that all the members involved will be able to achieve their objectives.” (Grönroos, 1990)

Recent scholars believe that relationship marketing is the process to create, maintain, and enhance the valuable relationships with customers and other interest groups, in order to achieve the long-term objective of customer satisfaction and loyalty (Huang and Fang, 2006; Armstrong and Kotler, 2000).

To achieve long-term business relationships with existing and future customers, enterprises must implement strategies or methods such as relational selling behavior strategies. If the capability forming closer relationships with customers is valuable, unique, difficult to imitate and replace, the company could gain a competitive advantage (Wernerfelt, 1984).

In order to interact with customers, an enterprise needs to use relationship marketing capabilities to enable all its members to achieve the purpose of satisfying customer needs (Demarest, 1997). Moreover, in order to understand and meet customer needs, two-way communication with customers is essential to obtain information about customer needs and preferences (Barnes, 2001; Schoenbachler and Gordon, 2002). Two-way communication stresses the need to integrate interaction, exchanges, feedback, etc. between the stakeholders (Huang and Fang, 2006). That is, more interactions and information exchanges with customers are needed.

In addition, some scholars referred to these behaviors of more interactions and information exchanges with customers as relational selling behavior, and defined it as “some acts taken by sales personnel in order to maintain and enhance the trading relationship with customers,” which are expressed in terms of interaction intensity, mutual disclosure of information, and willingness to cooperate (Crosby et al., 1990). However, as this study focuses on services, and service industries are taking personnel services as top priority, the interaction intensity

and mutual disclosure of information that are more closely related to the interpersonal relationship were chosen to express the relational selling behavior. Interaction intensity is the frequency of service personnel for personal or business purposes being in direct or indirect contact with the customer; mutual disclosure of information refers to the extent the service personnel share feelings and information with consumers.

2.3 Relationship Quality

Relationship quality is a higher-order construct containing a variety of positive relationship outcomes, which reflect the overall evaluation of the relationship (Smith, 1998).

Crosby et al. (1990) believe that satisfaction and trust are the main measurement dimensions of relationship quality. Lagace, Dahlstrom, and Gassenheimer (1991) based their relationship quality model on the dimensions of trust and satisfaction to define relationship quality, and De Wulf et al. (2001) and Dorsch, Swanson, and Kelley (1998) added commitment as the other dimension of relationship quality. Kumar, Scheer, and Steenkamp (1995) believe that relationship quality reflects the concepts of trust, commitment, conflict, continual expectations, intention of investment, etc. And some scholars believe that the relationship quality comprises three dimensions, namely, product or service quality, trust, and commitment (Hennig-Thurau and Klee, 1997; Hennig-Thurau, 2000). Because the scholars have many different views on the definition of relationship quality, and the quality of relationship is not easily defined, relationship quality should be regarded as an overall assessment of the Relationship Strength and needs to be described through various variables (Garbarino and Johnson, 1999; Smith, 1998). The Crosby et al. (1990) definition was therefore adopted by this study to define relationship quality as customers' satisfaction and trust in the companies they dealt with.

Satisfaction

Evans and Laskin (1994) found that after the relationship has been established, the customer would become a relationship member in the enterprise with satisfaction; in addition, the customers would gain a higher quality perception of the enterprise they had built relationships with. Customer satisfaction not only maintains relationships with old customers, it is also cost-saving compared to the method of securing new customers. Moreover, through old customers' higher tendency to repeat purchase and through their positive word of mouth to win new customers, customer satisfaction has a significant effect on profit gaining power (Wirtz and Bateson, 1995). Basically, customer satisfaction is a direct factor to explain customer loyalty and is an important factor in determining customer retention and entrepreneurial profits (Shih, Chan, Chu, and Huang, 2008).

Customer satisfaction is one of the results of relationship marketing and is a long-term phenomenon, not an abstract and event-oriented result. Satisfaction is coming from a series of emotional states rather than rational results. Satisfaction refers to the emotional state caused by the interaction of customer and service providers along with the passage of time (Crosby et al., 1990). In addition, satisfaction is a result after overall evaluations (Anderson and Narus, 1990; Huang and Fang, 2008). Based on these features of customer satisfaction, this study

defines customer satisfaction as “the cumulative result of an emotional state after overall evaluations for the interactions of the customers and service providers along with the passage of time.”

From the perspective of expectation, satisfaction is deemed as a comparison of pre-purchase expectations and cognition from actual post-purchase performance (Oliver, 1980). When the actual performance is higher than expectation, positive disconfirmation will be generated, and the customer will be satisfied. Conversely, when actual performance is lower than expectation, it will result in negative disconfirmation, and the customer will be dissatisfied.

Trust

Trust refers to the cognition of a party to the integrity, honesty, and confidence of the other party of the transaction (Morgan and Hunt, 1994). Doney and Cannon (1997) deemed that trust can be divided into two dimensions: reliability and benevolence. In addition, Johnson and Grayson (2005) also proposed two dimensions of trust: cognitive trust and affective trust. From the perspective of source, Ali and Birley (1998) believe that trust includes process trust, personality trust, and institutional trust. The process trust is based on a long-term interaction experience of both parties; personality trust is based on the characteristics of sales personnel; and institutional trust is based on the laws and regulations. In addition, Liljander and Roos (2002) pointed out that trust includes calculation based, knowledge based and cognition based trust. This study uses cognition based trust and defines trust as “the customer perceives the integrity, honesty, and confidence of the service provider.”

Regarding the importance of trust, trust is a core condition of information sharing (Daniel, 2001). A high degree of trust between the organizations can lead members to conduct knowledge exchange and sharing of confidential information (Frank and Richard, 2000), thereby helping to open and improve channels of exchange and increasing the mutual relationship. Trust makes customers' behavior more predictable, and due to lower customer turnover rate and thus create higher customer value (Reinartz and Kumar, 2000). Trust has come to be regarded as an indispensable element in the maintenance of long-term relationships (Crosby et al., 1990; Doney and Cannon, 1997; Garbarino and Johnson, 1999; Johnson and Grayson, 2005; Morgan and Hunt, 1994; Sharma and Patterson, 1999) and is also deemed to be the main component of a successful relationship (Berry, 1995; Dwyer, Schurr, and Oh, 1987; Moorman, Deshpande, and Zaltman, 1993). In summary, the establishment of trust can reduce costs, create customer value and enhance customer satisfaction (Anderson and Narus, 1990), establish long-term relationships with customers (Doney and Cannon, 1997), and enhance customer loyalty (Evans and Laskin, 1994; Christy, Oliver, and Peen, 1996).

2.4 Cross-buying

In the literature regarding customer relationship, customer retention, purchase frequency and cross-buying reflect the different customer purchase behavior (Bolton et al., 2004; Verhoef et al., 2001). However, most previous literature focused on customer retention. In a broad sense, customer retention refers to a company to maintain business relations with customers. In the

post-concept, customer retention means that customer extends the contractual relationship with the company over a certain time, and customers will re-patronage or have the intension to continue contracts (Shih et al., 2008). Until recently, the cross-buying and purchase frequency only gradually attracted the focus of researchers (Bolton et al., 2004; Kamakura, Wedel, de Rosa, and Mazzon, 2003; Keiningham, Perkins-Munn, and Evans, 2003; Ngobo, 2004; Verhoef, 2003; Verhorf and Donkers, 2005; Li, Sun, and Wilcox, 2005). As far as relationship marketing is concerned, the cross-buying may be regarded as characterization of relationship deepening (Bendapudi and Berry, 1997; Selnes, 1998), relationship development (Verhoef, 2003), relationship extension (Verhoef and Donkers, 2005), and the relationship breadth (Bolton et al., 2004). In this study, cross-buying is defined as “the total numbers of different categories of purchased goods.”

2.5 The Mediating Effects of Relational Selling Behaviors between Customer Orientation and Relationship Quality

In an increasingly competitive business environment, a good customer relationship is an important differentiation strategy (Hu and Jen, 2008). Customer orientation has a significant impact on relationship quality (Huang and Fang, 2008). Specifically, if a company has a higher customer orientation, it will have a positive impact on service quality, performance, customer satisfaction (Fynes, Voss, and de Búrca, 2005; Panayides and So, 2005) and trust (Huang and Fang, 2006). Study by Zhao, Flym, and Roth (2007) also found that if a company could have a better relationship with customers, this would produce a positive impact on customer satisfaction.

Customer orientation will enhance organization's energy of servicing customer. Companies with customer orientation will have a better understanding of customers' needs and expectations (Narver and Slater, 1990). The experimental results of Huang and Fang (2006) pointed out that customer orientation has a significant positive relationship with relationship marketing capabilities, which is in line with the research of Morgan and Hunt (1994) and Joshi and Stump (1999). Customer-oriented enterprises attach importance to adopting joint activities with customers to create value together (Prahalad and Ramaswamy, 2004). Overall, these joint activities will lead to a high degree of interaction between an enterprise and its customers and mutual disclosure of information.

In addition, some scholars pointed out that if a company has a frequent interaction with its customers, then it will better understand what the customers need and can satisfy them. Only then will have a higher customers' satisfaction (Ellinger, Daugherty, and Gustin, 1997; Ellinger, Daugherty, and Plair, 1999; Stank, Goldsby, and Vickery, 2003; Vickery, Droge, Stank, Goldsby, and Markland, 2004). Continuous and effective two-way communication could enhance mutual trust (Morgan and Hunt, 1994). The role of two-way communication is similar to this study's more interaction and mutual disclosure of information. Companies with customer orientation through more interaction and mutual disclosure of information make marketing activities for customers more efficient and effective and then incur customer satisfaction and trust.

In summary, an enterprise must first have a thinking of satisfying customers' needs and then

through behaviors of interaction with customers and mutual disclosure of information to establish a relationship of satisfaction and trust with customers.

According to the above inferences, this study proposed the following hypotheses.

H1: Customer orientation has a positive influence on relational selling behavior.

H2: Relational selling behavior has a positive influence on relationship quality.

H3: Customer orientation influence relationship quality through the mediation of relational selling behavior.

2.6 The Mediating Effects of Relationship Quality between the Relational Selling Behavior and the Cross-Buying

Frequent interaction will increase the customers' reliance on the relationship and affect customers' trust in service providers. Similarly, during the sales process, sales personnel's disclosure of information to customers will help win customer's identity; while the customers' disclosure of information to sales personnel can help sales personnel solve some problems. This view is similar to the finding of Crosby et al. (1990) that relational selling behavior has a positive effect on the relationship quality which customers perceived. In summary, when the sales personnel maintain frequent contact with customers and openly disclose information to customers having needs for information, relationship quality can significantly be improved.

After Crosby et al. (1990) proposed that the relational selling behavior (interaction intensity, mutual disclosure of information, and cooperative intentions) has a positive impact on relationship quality, Lagace et al. (1991) clearly pointed out that frequent interaction can enhance mutual co-operation and improve the relationship quality of both parties. A study by Wray, Palmer, and Bejou (1994) also found that sales personnel's customer orientation has a positive effect on relationship quality. Furthermore, Bendapudi and Berry (1997) also pointed out that when customers perceived that the company attached importance on investments to the relationship, this increased customers' trust and commitment to the company. In addition, Tax, Brown, and Chandrashekar (1998) pointed out that investments in complaint handling can improve evaluations of service quality, strengthen customer relationships, and build customer commitment. The more the company invests to the customer, the more satisfaction the customer gains (Baker, Simpson, and Siguaw, 1999). This study thinks that interaction and mutual disclosure of information are some types of relationship investment. When customers perceive that the company attaches importance to relationship investment, according to reciprocity theory, customers will give a positive response to this relationship (De Wulf et al., 2001). More precisely, there will be a positive impact on the enhancement of the relationship quality. Recent scholars, Chow, Wei, and Wang (2004) in their establishment and empirical analysis of relationship quality model in life insurance industry found that interaction intensity and mutual disclosure of information have a positive relationship respectively on customer satisfaction and trust. The above literature shows that relational selling behavior has a positive effect on relationship quality.

Further discusses the relationship between relationship quality and purchase behavior, this study uses satisfaction and trust to measure relationship quality. First, on the aspect of satisfaction, because satisfaction assessment relies on the past purchase experiences (Flanagan et al., 2005), customers with high satisfaction for the past purchase experiences will have a higher purchase behavior (Bolton and Lemon, 1999; Genzi and Pelloni, 2004; Nagar and Rajan, 2005); that is mainly because the purchase of high satisfaction will generate higher purchase efficacy. In addition, when customers get more experience from the purchase, the impact of satisfaction on purchase behavior will be increased accordingly (Bolton and Lemon, 1999). The study by Anderson, Fornell, and Lehmann (1994) and the study by Anderson and Sullivan (1993) have both confirmed that the customer satisfaction on customer retention has a positive impact, and the empirical results also show that for the company with high satisfaction, the phenomenon of customer loss will not occur even its quality temporarily degraded. Other scholars, such as Parasuraman, Zeithaml, and Berry (1991), Mittal and Kamakura (2001), and Shih et al. (2008) also presented the same view. Lemon, White, and Winer (2002) and Rust and Zahorik (1993) also think that customer satisfaction is a key factor that the customers use to determine whether to keep or leave the service relationship. Reichheld's (1996) study mentioned that the customer satisfaction approximately explains 40% of the total variance amount of customers' follow-up behavior, and customers also look for trustworthy brands or service providers as a determinant of purchase behavior (Cannon and Perreault, 1999; Delgado-Ballester and Munuera-Aleman, 2001). Further, the customers of high satisfaction are more likely to purchase other goods (Bloemer et al., 2002; Jamal and Naser, 2002).

Secondly, with respect to trust, cross-buying has a greater risk than single-product buying, which makes it necessary to base cross-buying on trust. Same as the consequence of satisfaction, Johnson and Grayson (2005) found that trust has a positive effect on the sales performance. If customers believe that service providers will treat them well (i.e., benevolence), their perceived risk and uncertainty will be reduced (Auh, 2005; Cho, 2006; Gao, Sirgy, and Bird, 2005; Selnes, 1998). Increasing customer's confidence not only can reduce customer's uncertainty in decision-making but also can increase customer's purchase intention (Flanagan et al., 2005; Yen and Gwinner, 2003), which shows that the role to increase confidence and reduce uncertainty in decision-making is played by none other than the trust (Garbarino and Johnson, 1999; Johnson and Grayson, 2005; Morgan and Hunt, 1994). In addition of benevolence, the trust in professional capability also can reduce the uncertainty (Crosby. et al., 1990; Gao et al., 2005; Jacobs, Hyman, and McQuitty, 2001; Morgan and Hunt, 1994; Gutiérrez, Cillán, and Izquierdo, 2004). Therefore, the trust based on capability and knowledge can make customers understand that the company has the expertise by which the company can provide what they wants (Liljander and Roos, 2002; McAllister, 1995). Hence, trust can establish a long-term relationship with customers (Doney and Cannon, 1997), generating a favorable impact on customers' future intentions (Garbarino and Johnson, 1999). When the customers consider whether to purchase other products of the same company (cross-buying), trust can avoid hesitating in making a decision and can simplify the decision-making process. Thereby, a relationship with trust will help customers' cross-buying (Laing and Lian, 2005; Oliver, 1997).

In summary, the establishment of relationship relies on interaction efforts of both the enterprise and customers. The enterprises' efforts in interaction intensity and mutual disclosure of information will enhance the customers' perceived relationship quality (satisfaction and trust), and customers having a good relationship quality as a basis will have a positive buying behavior (Liu and Wu, 2008) and will have a higher purchase intention for the derived products (Park and Kim, 2001) and a spontaneous behavior (such as an active cross-buying behavior) (Chow et al., 2004).

According to the above inferences, this study proposed the following hypotheses.

H4: Relationship quality has a positive influence on cross-buying.

H5: Relational selling behavior influences cross-buying through the mediation of relationship quality.

3. Research Methods

3.1 The Research Framework

Based on the foregoing literature review and hypothesis, this study suggests a conceptual framework as shown in Figure 1. This study aims to discuss the relationships among the customer orientation, relational selling behavior, relationship quality, and cross-buying, including the mediation effect between the customer orientation and relationship quality in the light of relational selling behavior, and the mediation effect between the relational selling behavior and cross-buying in the light of relationship quality.

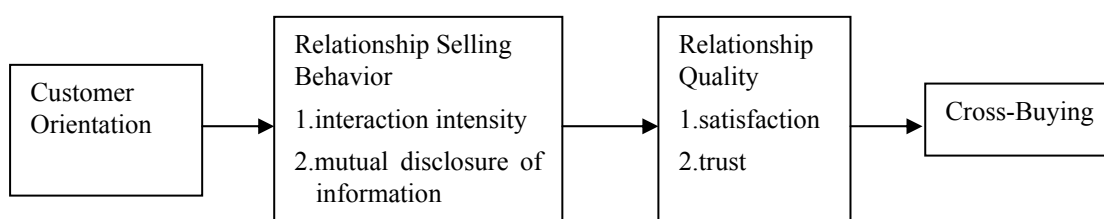


Figure 1. The research framework

3.2 The Operational Definitions and the Measurement of Variables

Variables in this study include the “customer orientation”, “relational selling behavior”, “relationship quality” and “cross-buying”, and operational definitions and the measurement of variables will be described as below. Except the first question about the measurement of cross-buying, the rest of questions use the five-point Likert scale, where 1 = strongly disagree and 5 = strongly agree. The first question about the cross-buying is the sum of categories of products purchased. The higher the score means the stronger the variable.

Customer Orientation

The operational definition is that the enterprise attaches important on the customer idea and customer satisfaction as its goal. Questions about the measurement are referred to the study

conducted by Narver and Slater (1990); a total of four questions: (1) my financial staff takes customer satisfaction as his/her goal, (2) my financial staff takes his/her commitment to me into his/her heart, (3) my financial staff wants to create customer's value, and (4) my financial staff attaches important on my idea.

Relational Selling Behavior

The operational definition is that to maintain and promote business relations with customers, the sales personnel adopt some behaviors, including interaction intensity behavior and mutual disclosure of information behavior. Interaction intensity means the degree of sales personnel communicating with customers. Questions about the measurement are referred to Crosby et al. (1990); a total of five questions: (1) my financial staff keeps in touch with me, (2) my financial staff would tell me whether I need to change the products that I have already invested, (3) my financial staff would explain why I need to have this kind of invested products, (4) my financial staff would mail me the birthday (holiday) card or gift, and (5) my financial staff would tell me new information or new products. Mutual disclosure of information means the degree of sales personnel sharing their inside feelings and private information. Questions about the measurement are referred to Crosby et al. (1990); a total of six questions: (1) my financial staff would tell me a lot about his (her) financial situation, (2) my financial staff would tell me a lot about his (her) financial goal, (3) my financial staff would tell me a lot about his (her) growth background or family situation, (4) my financial staff would tell me a lot about what he (she) likes or dislikes, (5) my financial staff would tell me a lot about his (her) values or religious belief, and (6) my financial staff would tell me his (her) wrong decisions before.

Relationship Quality

The operational definition is that the feelings of customers about the interaction relationship with their service suppliers, including satisfaction and trust. Satisfaction means when time passed, the emotional situation of customers generated from the interaction with service suppliers. Questions about the measurement are adapted from items conducted by Crosby et al. (1990) and Verhoef et al. (2001); a total of five questions: (1) my feeling about interaction with the financial staff is good, (2) I feel satisfied with financial staff's profession, (3) I feel satisfied with financial staff's service quality, (4) I feel satisfied with the relationship between me and financial staff, and (5) I feel satisfied with the overall service that the financial staff supplied. Trust means customers' confidence in benevolence, honesty and capability of service suppliers. Questions about the measurement are referred to studies conducted by Anderson and Narus (1990), Morgan and Hunt (1994) and Smith and Barclay (1997); a total of four questions: (1) I feel the financial staff is friendly, (2) I feel the financial staff would not cheat me, (3) I feel the financial staff has the capability to solve my questions, and (4) Generally, I feel the financial staff is worth trusting.

Cross-buying

The operational definition is that the total numbers of different categories of purchased goods. This study used two items to measure cross-buying. The first item's statement is that indicate

which of the following financial products have you bought from this bank?

Mutual Funds

Life Insurance

Property Insurance

Derivatives

Investment Bond

The second item's statement is that I purchase many financial products of different categories from this bank.

3.3 The Objects of This Study

The objects of this study are customers who had the experience of purchasing financial products from banks, and in order to make the sample more representative, 100 questionnaires were distributed in each of the following four biggest cities in Taiwan: Taipei, Taichung, Tainan, and Kaohsiung, and a total of 400 questionnaires were passed out; by asking customers in front of the door outside of the bank whether they had purchased any financial products, those who answered "yes" got to fill out the questionnaire, and after two months of hard work, a total of 400 surveys were collected, and finally there were 334 valid questionnaires left after deleting 66 invalid questionnaires. The effective return rate was 83.5%.

3.4 Reliability and Validity of Measurement

The measurement model of six constructs was tested by confirmatory factor analysis (CFA). The CFA results indicate the model fits well to the data ($\chi^2/df=1.63$, RMSEA=0.044, CFI=0.99, RMR=0.025, GFI=0.91).

On the reliability, Cronbach's α value of all constructs was higher than 0.8, the individual item reliability (SMC) was larger than 0.5, and the composite reliability was larger than 0.85, showing that question items of this study do have good reliability.

On the validity, all question items in the light of measured constructs have significant loadings (t values > 1.96), and all average variance extracted estimates (AVE) were larger than 0.6 (Fornell and Larcker, 1981). Thus the measurement of this study has good convergent validity. Also, the measurement of all variables in this study was based on the related theories and plus the questionnaire was pre-tested by practical experts; therefore, it complies with the requirements of the content validity.

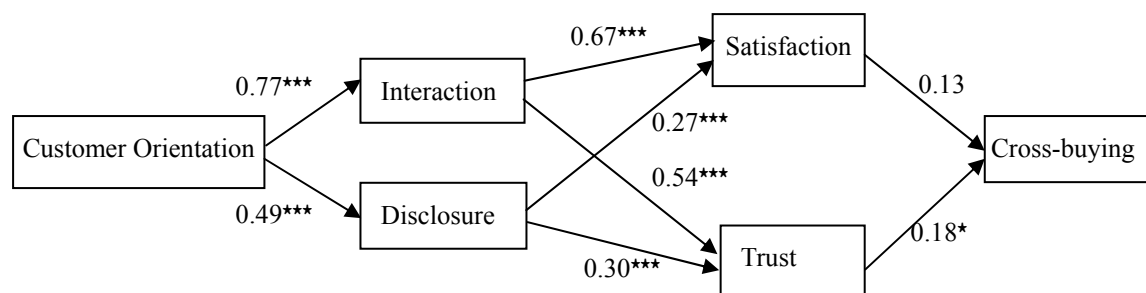
4. Results

4.1 Analysis of Structural Model

The structural model was tested by structural equation modeling (SEM), and the model turned out to be highly suitable to the data according to the results ($\chi^2/df=2.10$, RMSEA=0.058, CFI=0.98, RMR=0.05, GFI=0.89).

The path relationships between each variable are acquired as shown in Figure 2, and the path coefficients are the standardized coefficients. Accordingly, a total of three research hypotheses (H1, H2 and H3) are tested. Based on path coefficients in the structural model, customer orientation significantly influences interaction intensity ($r=0.77$, $p<0.001$), customer orientation significantly influences mutual disclosure of information ($r=0.49$, $p<0.001$), interaction intensity significantly influences satisfaction ($\beta=0.67$, $p<0.001$), interaction intensity significantly influences trust ($\beta=0.54$, $p<0.001$), mutual disclosure of information significantly influences satisfaction ($\beta=0.27$, $p<0.001$), mutual disclosure of information significantly influences trust ($\beta=0.30$, $p<0.001$), satisfaction non-significantly influences cross-buying ($\beta=0.13$, $p>0.05$), and trust significantly influences cross-buying ($\beta=0.18$, $p<0.05$). In summary, except the influence of satisfaction on cross-buying is not significant, the others all reach significant level.

Results above indicate that the customer orientation does have a positive impact on the interaction intensity and mutual disclosure of information of the relational selling behavior, and the interaction intensity and mutual disclosure of information of the relational selling behavior as well does have a positive impact on satisfaction and trust of relationship quality respectively. At last, trust of relationship quality does have a positive impact on the cross-buying also; however, satisfaction of relationship quality does not have a positive impact on the cross-buying. Therefore, the hypothesis H1 and H2 of this study receive great support, but H4 receives partial support.



* means $p<0.05$ *** means $p<0.001$

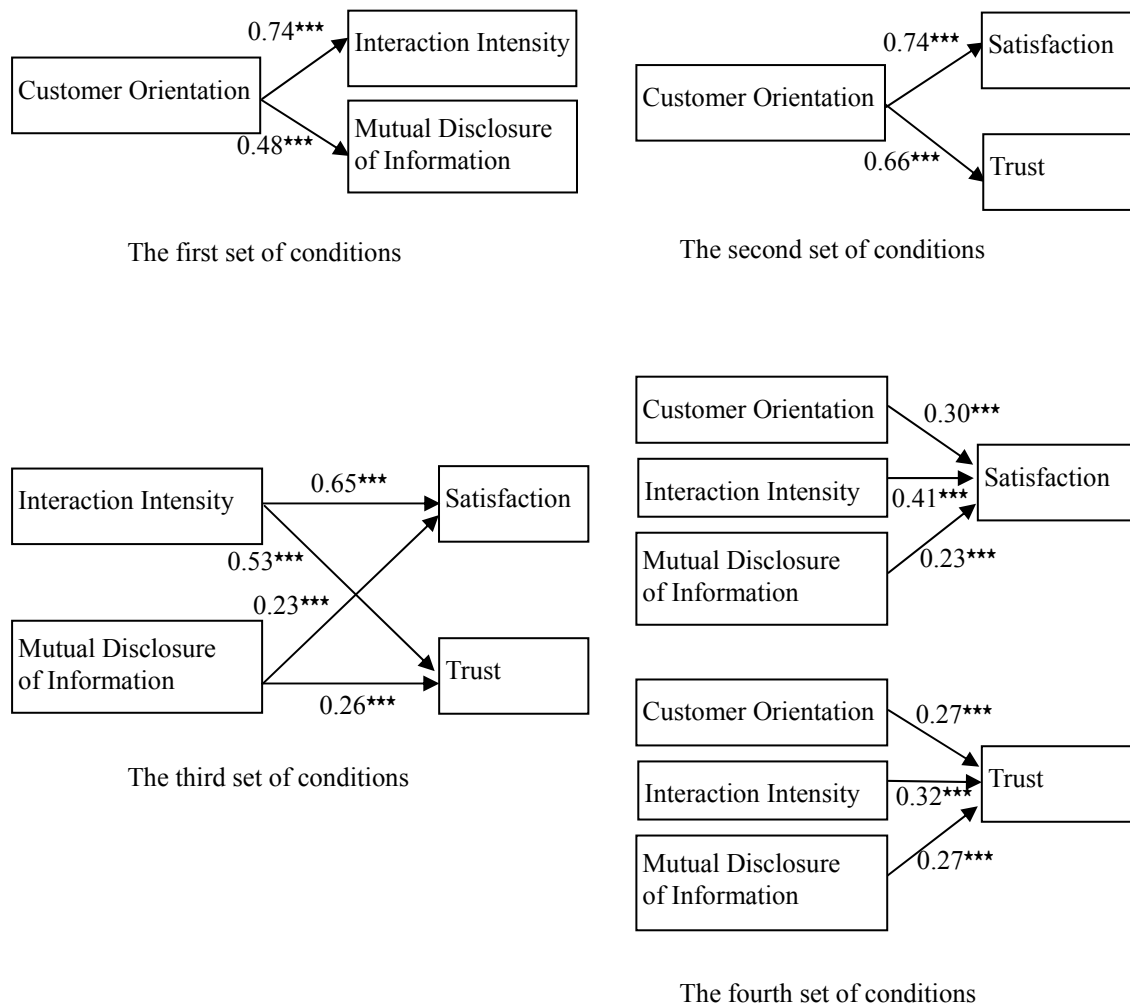
Figure 2. The structural model of the customer orientation, relational selling behavior, relationship quality, and cross-buying

4.2 The Verification of the Mediation Effect

To further examine the mediation effects of relational selling behavior (interaction intensity and mutual disclosure of information) and relationship quality (satisfaction and trust), this study based on Morgan and Hunt's concept (1994) proposes competitive models to test the mediation effect, and follows the approach of Baron and Kenny (1986), and as well refers to Williams, Edwards, and Vandenberg's (2003) method of SEM. It is required to meet the following four conditions: (1) The independent variable requires a significant relationship in the light of the mediation variable, (2) the independent variable requires a significant

relationship in the light of the dependent variable, (3) the mediation variable requires a significant relationship in the light of the dependent variable, (4) when the independent variable and mediation variable predict the dependent variable simultaneously, the effect of the mediation variable on the dependent variable has to be significant, but the effect of the independent variable on the dependent variable has to be no significant effect or be weaker than the effect in the second condition.

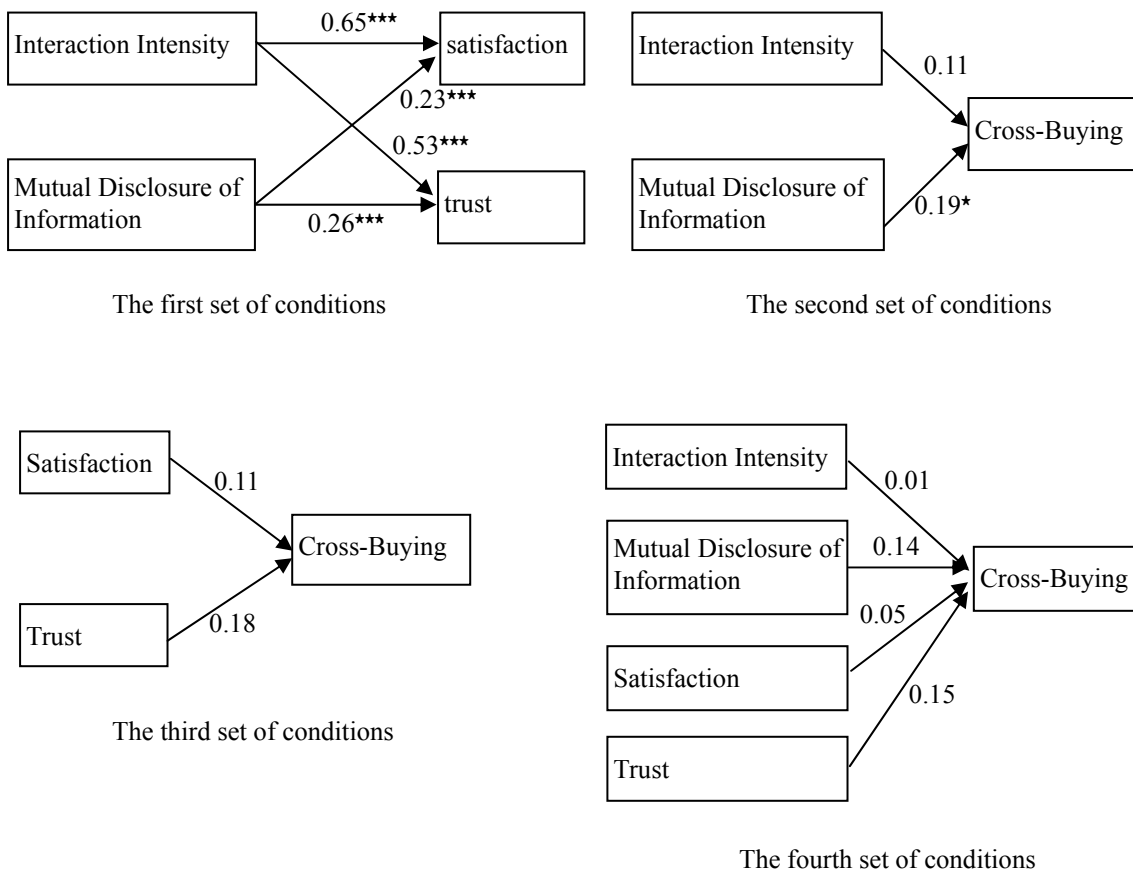
In the aspect of the mediation effect of relational selling behavior (interaction intensity and mutual disclosure of information), by looking at the competitive model of the four sets of conditions in Figure 3, this study finds out that all path relationships have reached a significant level. Under the fourth set of conditions, the coefficient of customer orientation on satisfaction is 0.30 which is lower than the coefficient under the second set of conditions (0.74), and the coefficient of customer orientation on trust is 0.27 which is lower than the coefficient under the second set of conditions (0.66). Therefore, this study finds the customer orientation could create impacts on the satisfaction and trust of the relationship quality through the mediation of the interaction intensity and mutual disclosure of information of the relational selling behavior; thus the hypothesis H3 of this study is supported.



*** means $p < 0.001$

Figure 3. The competitive model among the customer orientation, relationship selling behavior, and relationship quality

In the aspect of the mediation effect of relationship quality (satisfaction and trust), in Figure 4, we can see that the competitive model only fully meets the first set of conditions, which is the interaction intensity and mutual disclosure of information do have the significant impact on the satisfaction and trust, but under the second set of conditions, only mutual disclosure of information has a significant impact on the cross-buying. In addition, the model does not satisfy the third and fourth sets of condition, either for their path relationships do not reach a significant level, showing that the satisfaction and trust of the relationship quality do not have the mediation effect between relational selling behavior and cross-buying; therefore, the hypothesis H5 of this study is not supported.



*means $p < 0.05$ *** means $p < 0.001$

Figure 4. The competitive model among the relational selling behavior, relationship quality, and cross-buying

5. Discussions and Implications

By using the SEM method to analyze and estimate the overall model, this study finds that except the path relationship between the satisfaction and cross-buying does not reach a significant level, the rest all reach the significant level. In addition, this study also uses the SEM method to carry out the verification of the mediation effect of the relational selling behavior (interaction intensity and mutual disclosure of information) and relationship quality (satisfaction and trust). The contribution of this study lies in finding: 1. The customer orientation has the significant impact on both the interaction intensity and mutual disclosure of information of the relational selling behavior, and the interaction intensity and mutual disclosure of information as well have the significant impact on the satisfaction and trust of the relationship quality respectively; furthermore, the trust has the significant impact on the cross-buying, but the satisfaction does not have the significant impact on the cross-buying. 2. Through the mediation of the interaction intensity and mutual disclosure of information, the

customer orientation will have impacts on the satisfaction and trust of the relationship quality, the interaction intensity and mutual disclosure of information of the relational selling behavior will not have impacts on the cross-buying through the mediation of the satisfaction and trust of the relationship quality.

By the findings of this study, practitioners in the business can strengthen their strategies such as customer orientation, interaction intensity, mutual disclosure of information, and trust, etc., to enhance the cross-buying of customers because these variables will influence one after another; therefore, we must not neglect every variable in order to generate the significant impact on the cross-buying.

Although the satisfaction does not have the significant impact on the cross-buying, but practitioners in the business may need to put more effort to enhance customer satisfaction and to lead it to the trust level. If practitioners in the business can improve the customer satisfaction accordingly, the cross-buying of customers might as well be promoted.

In addition, the practitioners in the business will be able to have a better understanding for the function of customer orientation strategies of the corporate by using two mediation variables namely interaction intensity and mutual disclosure of information of the relational selling behavior to explain the influence of customer orientation on the satisfaction and trust of the relationship quality. The customer-oriented strategy can be passed to the customer via the interaction intensity and mutual disclosure of information, and when the customer receives the customer-oriented message, it will be very likely to be transformed into the satisfaction and trust of the customer. It will be seen from this how important the role of the mediation of the interaction intensity and mutual disclosure of information of the relational selling behavior is. Without these two mediation roles, the customer might then not to be likely to appreciate the customer-oriented strategy of the corporate, thus the enhancement of the satisfaction and trust will be limited.

Next, this study finds that the interaction intensity and mutual disclosure of information of the relational selling behavior do not have impacts on the cross-buying through the mediation of the satisfaction and trust of the relationship quality. It is perhaps that the satisfaction and trust are not the most important antecedents for cross-buying of bank customers. There is also possible that the behavior of cross-buying for bank customers is naturally rare. These possible causes are deserved for subsequent researchers to further explore.

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