

**REASSESSING RELATIONSHIP EQUITY  
IN THE RETAIL BANKING SERVICES SECTOR**

Laura Salciuviene

*Lancaster University Management School, United Kingdom,  
E-mail:[l.salciuviene@lancaster.ac.uk](mailto:l.salciuviene@lancaster.ac.uk)*

Neringa Ivanauskiene

*ISM University of Management and Economics, Lithuania*

Vilte Auruskeviciene

*ISM University of Management and Economics, Lithuania*

Tomas Mikoliunas

*Lancaster University Management School, United Kingdom*

*Abstract*

*This study focuses on the relationship equity – customer loyalty link in the retail banking services sector. Recent trends in customer switching behaviour in the financial retail services market have created a need to review the role of relationship equity in maintaining customer loyalty. Specifically, the authors examine the effects of relationship equity on both commitment and customer loyalty in an Eastern European country. The study findings reveal a positive effect of relationship equity on loyalty and commitment for different customer segments. Further, customer profitability moderates both relationship equity – commitment and relationship equity - loyalty links in the retail banking services sector.*