

# The Effect of Service Quality and Consumer Relationship Quality on Cash Express Providers: An Evidence from Cambodia's Regional

Hui Yan Sopheak Leang  
School of Management, Shanghai University, Shangda Road, Shanghai 200444, China

## Abstract

Where there is an opportunity, there is a profit and where there is a profit there are the investors who are mouth-watering in investing in this occasion. According to Baye (2010), "Profit signals resource holders where resources are most highly valued by society". As a result, this phenomenon leads to the competitive market. In addition, in the competitive world, low price attract more customers; however, as a nature of service domain, this cannot be as a standard for attracting more customers. This study propose two variables namely, service quality and consumer relationship quality as the two main factors influencing service branding. The present study tries to explore the relationship among the predictors such as service quality and consumer relationship quality in a relational context in order to understand the linking role with brand trust and customer-based brand equity. The sample size consists of 391 respondents who are the existing customers of cash express service providers in Phnom Penh, Cambodia. This paper will be based on quantitative research method by conducted questionnaires, both online and offline, in order to obtain the results. The study utilized Pearson's correlation and linear regression to examine the relationship between variables. The result indicated that service quality and consumer relationship quality were the two main elements in generating customer-based brand equity in service domain, especially cash express industry in Cambodia. Moreover, brand trust was found out to be important background factors which affect the customer-based brand equity. The result indicated that, the perceptions of service quality and consumer relationship quality can be regarded as antecedents to brand trust, which in turn affect customer-based brand equity.

**Keywords:** service quality, consumer relationship quality, brand trust, customer-based brand equity

## 1. Introduction

It is more natural that when the individual's income growth, people tend to spend more on their daily life; however, cash on hand was not a good choice for this era. At this stage, the present of financial institutions encourage individuals to care more about their choice by go beyond online, therefore, cash express industry was developed in order to fulfill individuals' need, thanks to the globalization and advanced technology. Cash express providers (kind of alliance with specialized bank), in this term, refer to any companies involving any transactions concerning money payment such as online payment, bill payment, cash transferring (from individual to individual, individual to firm or firm to individual), phone top-up, utilities payment, service payment (gaming, internet or television payment) and so on. This is kind of new start-up company; however it is believe to provide comfort, privacy and secure for customers. For example, many goods have been purchasing through this kind of payment and products are safely delivered, thanks to the better transportation and infrastructure in Cambodia.

Alternatively, where there is an opportunity, there is a profit and where there is a profit there are the investors who are mouth-watering in investing in this occasion. As a matter of fact, profit is the pull-factor that attracts investors to invest in the market. According to Baye (2010), "Profit signals resource holders where resources are most highly valued by society". As a result, this phenomenon leads to the competitive market. In addition, in the competitive world, low price attract more customers; however, as a nature of service domain, this cannot be as a standard for attracting more customers. As a complex characteristics of individuals, consumers' buying behavior have been changed all the time, therefore, to survive the market, this requires marketers' effort to pull their perception back. These call for more skills and techniques. Keller (2013) in his book mentioned that, the four steps in building strong brand are brand salience, brand performance & brand imagery, brand judgment & brand feeling and brand resonance. These mean that, first, customers try to identify who you are, then define what you are meaning to them, after that, they will response their judgment and feeling toward your brand, and finally, develop a relationship with your brand. Alternatively, this involves more attention to maintaining good relationship with customers, for example, by providing good customer relationship and service quality will make customer perceives good image with your brand. Most firms, particularly in financial services, by increasing the numbers of channel options generate more comparative advantage along with high opportunities in building customer long-term relationships (Verhoef, Kannan, & Inman, 2015) and keeping good relationship with customer is a must and is the most important practice for all businesses (Evans, 2001). However, customer relationship quality (CRQ) and service quality (SQ) are viewed as a simple concept or perspective as they always exist in a service-oriented organization; however, if we look deeply to find the effective of these two concepts,

CRQ and SQ are the two most important aspects, which either cause serious problem or bring success to the health of organization. The well practice of CRQ and SQ is not only brings success to organization, but also maintains long-term relationship with customer and later bring customer satisfaction and loyalty. These kind of marketing strategies believe to build their brand strong or so-called “Strong Brand” In the business concept, strong brand believes to provide a competitive advantage, create barriers for competitors and influence behavioral trend of consumers. Moreover, they are also to provide the value of the brand. Value of the brand has been considered as one of the vital marketing concept in the marketplace. Tasci (2016) in his article has stated that value can mean different meaning when it’s used in different perspective.

Recently, cash express is becoming the sensitive sector helped boosting Cambodia economic. Moreover, this service is not only makes people convenience but also provide security for almost every transaction. However, as this sector becoming higher competition in the market, they also need to maximize the profitability of the store by building more trust and consumer-based brand equity. On the other hand, these two variables (trust and brand equity) play a very crucial part in attracting new customers, pertaining existing customers and brand loyalty. Therefore, it is vital for cash express service providers to explore the possibilities of roping the customers and trying to understand the insight marketing strategies which lead to the success of the organization.

As a nature of intangible service providers, this will lead to explore the association of variables such as service quality, consumer relationship quality, brand trust and consumer-based brand equity. Therefore, this research, in turn, will help the cash express service providers marketing team to take some strategic decisions to create higher intangible value, namely strong brand, which will later expand the customer satisfaction and customer loyalty toward brand equity. The present study tries to explore the relationship among the predictors such as service quality and consumer relationship quality in a relational context in order to understand the linking role with brand trust and customer-based brand equity.

## 2. Literature Review and Research Hypothesis

### 2.1 Relationship between service quality and brand trust

Service quality is one of the marketing tools that considered as significant for business. Service quality is the assessment-based of customers toward the superiority of service (Parasuraman, Zeithaml, Valarie, & Berry Leonard, 1988). The customers will compare the service they expected to the actual service they perceived. On the work of Cemal, Azize, Hakan, & Mehtap (2011), service quality may have been evaluated by the elements of customer’s perception ranging from interaction, physical environment, and outcome quality. The elements of service quality are evaluated based on reliability, assurance, responsiveness, empathy and tangibles (Zehir, Sahin, Kitapci, & Ozsahin, 2011). However, based on Theodorakis, Alexandris, Tsigilis, & Karvounis (2013), the nature and the mode of service provided differentiate service quality into two perspectives which are technical (what is done) and functional perspective (how is done). Though, the study from Jahanzeb, Fatima, & Mohsin Butt (2013) suggested that functional approached should be used to measure service quality instead of technical approached.

There is a little empirical research about relationship between service quality and brand trust. However, trust is built based on the firm performance on service quality which in turn can use that experience to predict future outcome (Herbig & Milewicz, 1997) and achieving satisfaction and loyalty (Zhao, Lu, Zhang, & Chau, 2012). In addition, on the research of Nam, Ekinici, & Whyatt (2011) on the brand equity, brand loyalty and consumer satisfaction indirectly stated that, two elements of brand trusts, physical quality and staff quality, influence the brand development and brand promise in service-related firm which in turn interchange consumer experience toward brand. The above discussions suggest the following hypotheses:

H1: Service quality has a significantly positive effect on brand trust.

### 2.2 Relationship between consumer relationship quality and brand trust

Consumer relationship refers to the interaction between companies and existing or potential future customers. The company tries to maintain or improve their consumer relationship in order to generate customer satisfaction and loyalty. According to Lai Man So & Speece (2000), many financial service industries develop closer relationship with customers through the practice of relationship marketing. For example, the commitment done by service providers may strengthen the relationship with customer and later develop into brand trust. Additionally, corporate credibility possibly measures brand promise that satisfy customer’s needs and want through expertise, trustworthiness and likeability (Keller, 2012), in which the interaction between firms and customers ensure long-term investment partners (Sweeney & Swait, 2008). In constant, loyal customers tend to repeat their purchase promptly and this contributes to the financial performance of companies (Kim, Kim, & An, 2003).

H2: Consumer relationship is positively correlated with brand trust.

### 2.3 Relationship between Brand Trust and Customer-Based Brand Equity

Generally, most of the service-oriented organizations are trying their best to build credibility of their brand and this credibility represent trust. Consumers may view their credibility as as source of information that can be referred to in order to make a buying decision (Baek & King, 2011) and the intention to re-purchase.

In addition, the role of brand trust reduces perceived risk by decreasing the possibility of loss (Leventhal, Pitta, Franzak, & Fowler, 2006). Based on Rios & Riquelme (2008), trust can generate positive consumer mind over the brand in which create more brand equity. On the other hand, customers are associated with a brand they trust. For example, iphone. Customers tend to purchase more on the brand they trust and this can extend the company brand equity. At this stagenation, the belief that brand is honest and trustworthy has formed with customer association with brand (Netemeyer, et al., 2004). Based on the above finding, the following hypothesis is suggested:

H3: Brand trust is positively correlated with customer-based brand equity.

### 2.4 The Role of Customer-based brand equity

It is considerably doubtful that a firm operates without a name, sign or symbol – in another word, one business one brand. Based on American Marketing Association (AMA) in Keller (2013), “brand is a name, term, sign, symbol or design or a combination of them intended to identify goods and services of one seller or group of seller and to differentiate them from those of competition”. Keller (2013) also provides a thoughtful illustrator of branding as a tool for consumer to recognize and to make decision wisely on their intention to purchase. Meanwhile, the concept of brand equity has been introduced that has been putting a remarkable motivation for researcher and academies for further research (Keller, 1993; Motameni & Shahrokhi, 1998; Yoo & Donthu, 2001; Kim et al., 2003; Bendixen et al., 2004), in which they believe it is as a “value” contributed to a brand. Aaker (1991) defined brand equity as “a set of brand assets and liabilities linked to a brand, its name, and symbol that add to or subtract from the value provided by a product or service to a firm and/or to that firm’s customers”. On the work of Yoo & Donthu (2001), brand equity is the consumer’s ability to differentiate between brand and unbranded product when the same marketing strategy implemented.

Some consumer or marketing perspective researchers refer brand equity as customer-based brand equity. In another word, customer-based brand equity refer to the value that perceived by customers (Farquhar, 1990). The perceived value can be from service quality or consumer relationship quality that the firm distribute to customers through several of channels. According to Rambocas, Kirpalani, & Simms (2014), consumers commonly realize the quality of service during (experience attribute) or after (credence attribute) the service implement. Furthermore, the positive outcome of service and emotional experience generate positive service brand and brand equity (Grace & O’Class, 2004). As sited by Sweeney & Swait (2008), the high degree of customer experience, the high possibility of achieving positive behavioral intentions among customers of retail service toward satisfaction and brand equity. Moreover, in service-oriented industry, relationship with customers is a core value added to firms for achieving brand loyalty and brand equity (Delgado-Ballester & Munuera-Alemán, 2005). Keller (2012) in his research about “understanding the richness of brand relationships” suggested that, the greater of consumer choice and attention and market leadership are the result of perceived brand trust. Maintain good customer relationship provides a favorable outcomes result in brand equity and trust that are likely to prevent from brand switching. By doing so, the firms will receive positive perceptions, attitude and behavior toward branding (Massa & Testa, 2012) which later bring back satisfaction and equity. This study recognizes service quality and consumer relationship quality as the common factors of customer-based brand equity.

## 3. Research Methodology

### 3.1 Research Model

Figure 1 visually illustrates the research model guiding in this research. The proposed model in Figure 1 suggests the service quality and consumer relationship quality build customer-based brand equity through brand trust.



Figure 1: Conceptual framework exhibits relationships of all variables

### *3.2 Sample Size and Data Collection*

This research was designed in order to test hypotheses that are related to SQ, CR, BT and CBBE in a service-oriented industry pointed specially to cash express provider in Cambodia. The study selected 400 respondents to represent the study; however, only 391 received. Although the sample size was small and didn't intend to be a perfect representation in Cambodia cash express, these sample characteristics suggested various demographic groups. Moreover, non-probability sampling methodology was also applied, because there was time and financial constrains to collect the data. A seven-item likert-scale was used to measure respondent's attitude toward customer-based brand equity.

### *3.3 Research Design*

The research items were adopted using 7-likert scales (1=strongly disagree to 7=strongly agree). The four questions on service quality (SQ) were adopted from Netemeyer, et al. (2004) namely, (1) staff is friendly and helpful, (2) staff is knowledgeable about product and service, (3) staff gives me good advice once I seek for help, and (4) staff regularly solves my complaint. Moreover, to measure consumer relationship quality (CRQ), the four questionnaire were adopted from Yoganathan et al. (2015) were (1) I care about relationship with my organization, (2) I will maintain the relationship with my organization, (3) relationship with my organization is important for my organization future development and (4) using this organization has been good experience for me. Similarly, the four items used to measure brand trust (BT) were adopted from Leong, Hew, Lee, & Ooi, (2015) and Yoganathan et al. (2015) were (1) my organization ensures customer's privacy; (2) every transaction with the organization is secured, (3) the organization never makes false claim and (4) in general, I trust my organization. Finally, this study used five items from Rambocas, Kirpalani, & Simms, (2014) to measure customer-based brand equity (CBBE). The following questions were (1) my organization is more attractive compared to other organization; (2) my organization is the best choice I ever make, (3) I have positive attitude toward my organization (4) I am highly appreciation my organization and (5) I intend to maintain good relationship with this organization in the future.

### *3.4 Methods of spreading the questionnaires*

A survey questionnaire and online questionnaire were used in this research paper. The questionnaires were designed using both Khmer (Cambodian language) and English language in order to make sure that all respondents are completely understood the questions being asked. The questionnaire will be distributed through various kinds of social media such as Facebook, LinkedIn, Skype, e-mail, Wechat and so on. Additionally, respondents were chosen when they used to or use cash express service in Cambodia only. Moreover, for the research ethical, all the data obtained were kept as confidential and used for academic purpose only.

### *3.5 Reliability: Pre-testing of the questionnaire*

In statistics field (Classical Test Theory), Cronbach's  $\alpha$  (alpha) is used as a (lower bound) estimate for the test reliability. It is proposed that  $\alpha$  can be taken into consideration as the expected correlations among two tests measured the same construct. By applying this definition, it is likely to assume that the average correlation of a set of items is an accurate estimate of the average correlation of all numbers that pertain to a certain construct. Cronbach's  $\alpha$  is a function of the figure of items in the test, the average covariance between item-pairs, and total score. So, Cronbach alpha adopted to test the reliability of the information collected from the questionnaire for dependent and independent variables in this research. The outcomes reflect whether there is an internal consistency in the group of data within that concept which are really related as a group. In many social science research fields, the evaluation of reliability coefficient was tested considering that a coefficient of 0.70 or higher is acceptable. Table as below provides the results.

All independent variables - Service Quality and Consumer Relationship Quality have higher Cronbach's alpha requirement greater than 0.70. The rest of dependent variables - Brand Trust and Consumer-based Brand equity also have higher Cronbach's alpha requirement greater than 0.70. The Cronbach's alphas for both dependent and independent are also satisfying in terms of their reliability. Higher score indicated favorable perspective.

Table 1: Cronbach's Alpha reliability testing

Constructs	Cronbach's Alpha	Standardize Factor Loading
Service Quality	0.830	
Staff is friendly and helpful.		0.809
Staff is knowledgeable about product and service.		0.745
Staff gives me good advice once I seek for help.		0.762
Staff regularly solves my complaint.		0.818
Consumer Relationship	0.880	
I care about relationship with my organization.		0.818
I will maintain the relationship with my organization.		0.880
Relationship with my organization is important for my organization future development.		0.831
Using this organization has been good experience for me.		0.853
Brand Trust	0.832	
My organization ensures customer's privacy.		0.787
Every transaction with the organization is secured.		0.748
The organization never makes false claim.		0.788
In general, I trust my organization		0.821
Consumer-Based Brand Equity	0.907	
My organization is more attractive compared to other organization.		0.892
My organization is the best choice I ever make.		0.883
I have positive attitude toward my organization.		0.884
I am highly appreciating my organization.		0.885
I intend to maintain good relationship with this organization in the future.		0.891

#### 4. Result

##### 4.1 Descriptive statistics

The attributed toward service quality, consumer relationship quality, brand trust and customer-based brand equity were using 7-point likert-scale to evaluate the result because it provides more detail and choice for the respondents to choose at what point represent them the most. Table 2 shows the short summary of descriptive statistics which identified the basic characteristics of data and summary of measurements. From this table, it can be noted that respondents have strongest favorable for service quality with the highest mean of 5.1157 (see table 2), while brand trust has the lowest pattern (mean=4.8312). However, consumer relationship quality was the most evaluated with their mode score of 5.75.

Table 2: Summary of descriptive statistics for the attribute of SQ, CRQ, BT and CBBE

	Income	Duration	Service Quality	Consumer Relationship	Brand Trust	Consumer-Based Brand Equity
N	391	391	391	391	391	391
Missing	0	0	0	0	0	0
Mean	2.908	1.931	5.1157	4.8798	4.8312	4.8885
Median	3.000	2.000	5.2500	5.0000	5.0000	5.0000
Mode	2.0	2.0	5.50	5.75	5.25	4.80
Std. Deviation	1.1217	0.6225	0.81779	0.92695	0.85032	0.85745

##### 4.2 Correlation Analysis

Pearson's correlation test was performed in order to determine the existence of the relationship between all scales used in the analysis namely service quality (SQ), consumer relationship quality (CRQ), brand trust (BT) and customer-based brand equity (CBBE). Means, standard deviations, reliabilities and correlations among all variables used in the analyses are shown in Table 3. As the result shown in Table 3, we may see that the relationship between service quality, consumer relationship quality, brand trust and customer-based brand equity have positive correlations in the level of  $P < 0.01$ .

Table 3: Correlation analysis

	Variable(s)	Mean	SD	Alpha	SQ	CRQ	BT	CBBE
1	Service Quality	5.1157	.81779	.830	1			
2	Consumer Relationship Quality	4.8798	.92695	.880	.730**	1		
3	Brand Trust	4.8312	.85032	.832	.619**	.810**	1	
4	Customer-Based Brand Equity	4.8885	.85745	.907	.589**	.714**	.834**	1

\*\* . Correlation is significant at the 0.01 level (2-tailed).

#### 4.3 Regression Analysis

After determining the correlational relationships between all constructed variable namely, service quality (SQ), consumer relationship quality (CRQ), brand trust (BT) and customer-based brand equity (CBBE), the strength of influences are tested using multiple regression analyses. For all of the three relationships show correlational relationship. After applying regression analysis via SPSS application, the authors separately analyze the model into two parts. The first part required service quality and consumer relationship quality as independent variable and brand trust as dependent variable and the second part, the authors put brand trust as independent variable while customer-based brand equity as an dependent variable.

First regression analysis is implemented to examine influence of two variables - service quality and brand trust. The second regressions analysis is also determined to measure the strength of the relationship between two variables – consumer relationship quality and brand trust. Last but not least, the third regression analysis seeks to measure the influence of brand trust and customer-based brand equity.

Table 4: Service quality, consumer relationship quality, brand trust and customer-based brand equity regression analysis

H	Statement	$\beta$	T	Sig	Final Decision
Relationship between Service Quality (SQ) and Brand Trust (BT)					
H1	H1: Service quality has a significantly positive effect on brand trust.	0.619	15.538	0.000**	Accepted
Relationship between Consumer Relationship Quality (CRQ) and Brand Trust (BT)					
H2	H2: Consumer relationship is positively correlated with brand trust.	0.810	27.226	0.000**	Accepted
Relationship between Brand Trust (BT) and Customer-Based Brand Equity (CBBE)					
H3	H3: Brand trust is positively correlated with customer-based brand equity.	0.834	29.870	0.000**	Accepted

H1: Service quality has a significantly positive effect on brand trust.

In the first regression analysis, it reveals that the H1 ( $\beta=0.619$ ,  $p<0.01$ ). So, the regression results show that it would be expected an increase of 0.619 brand trust in Cambodia Cash Express if service quality would increase by one unit (See Table 4). Therefore, H1 is accepted.

H2: Consumer relationship is positively correlated with brand trust.

In the first regression analysis, it reveals that the H2 ( $\beta=0.810$ ,  $p<0.01$ ). So, the regression results show that it would be expected an increase of 0.810 brand trust in Cambodia Cash Express if consumer relationship quality would increase by one unit (See Table 4). Therefore, H2 is accepted.

H3: Brand trust is positively correlated with customer-based brand equity.

In the first regression analysis, it reveals that the H3 ( $\beta=0.834$ ,  $p<0.01$ ). So, the regression results show that it would be expected an increase of 0.834 brand trust in Cambodia Cash Express if consumer relationship quality would increase by one unit (See Table 4). Therefore, H3 is accepted.

#### 4.4 Mediating Effect

The result of regression equation required to test the mediation model are shown in Table 5. The regression model I ( $F=209.510$ ,  $R^2=0.519$ ,  $P=0.000$ ) and model II ( $F=308.931$ ,  $R^2=0.705$ ,  $P=0.000$ ) were statistically significant. Based on Table 5, Consumer Relationship Quality change from significant ( $p=0.000$ ) to insignificant ( $p=0.443$ ) and  $\beta$  also decrease from 0.607 to 0.042. Consequently, “Brand Trust” has full mediating effects on the relationship between “Consumer Relationship Quality” and “Customer-Based Brand Equity”.

Table 5: Regression analysis of service quality, consumer relationship quality, brand trust and customer-based brand equity

	Model I Customer-Based Brand Equity		Model II Customer-Based Brand Equity	
	$\beta$	Sig	$\beta$	Sig
Service Quality	0.146	0.005*	0.103	0.012*
Consumer Relationship Quality	0.607	0.000**	0.042	0.443
Brand Trust			0.737	0.000**
R2	0.519		0.705	
F	209.510		308.931	
Sig	0.000		0.000	

\*P<0.05

\*\*P<0.01

## 5. Discussion and Conclusion

The present study tries to explore the relationship among the predictors such as service quality and consumer relationship quality in a relational context in order to understand the linking role with brand trust and customer-based brand equity. The model constructed in this research has proposed four relationship in terms of service quality (SQ), consumer relationship quality (CRQ), brand trust (BT) and customer-based brand equity (CBBE). The valid sample sizes for this paper are 391. This research study has discovered that the major respondents are employee whose aged are from 21-40 and most of them have completed bachelor and master degree. Additionally, the majority of respondents could have sufficient income (55.8%) to access to cash express service namely, money transferring, online payment, service payment and so on. This finding also shows that, greater numbers of populations were using cash express service more than one year (77%). This could imply that cash express is widely known in the country now.

Pearson's correlation test was performed in order to determine the existence of the relationship between variables. The relationship was assessed using Pearson's rank correlation coefficient. Research results for all of the three relationships show correlational relationship. The first relationship, service quality has a significantly positive effect on brand trust (correlation coefficient = 0.619). The second relationship, consumer relationship quality is positively correlated with brand trust (correlation coefficient = 0.714) and finally, brand trust performed a strongest positive correlated with customer-based brand equity (correlation coefficient = 0.834).

After applying regression analysis to seek for the relationship between Service Quality (SQ), Consumer relationship quality (CRQ), Brand Trust (BT) and Customer-Based Brand Equity (CBBE) variables, the strength of influences for all of the relationships are associated positively. Among them, the relationship between Brand Trust (BT) and Customer-Based Brand Equity (CBBE) has the strongest relationship with ( $\beta=0.8342$ ), this imply that the more the organizations build brand trust, the more customer-based brand equity they achieve. According to the above analysis brand trust have full mediating effects on the relationship between consumer relationship quality and customer-based brand equity.

Since there is a demand on improving the application on customer-based brand equity, the result of this research contribute for both management and marketing teams by providing some recommend in improving service quality, strengthening consumer relation, and building trust in service provider industries. In the meantime, the market become narrow down, it is suggest that by improving service quality produced more favorable outcome that can impact customer-based brand equity and generated consumer's positive attitude toward service branding. This also implies that marketing and management teams should deliver an out-standing service quality and well communicate other constructs that ensure excellent consumers relationship and trust, so that consumers could perceive strong brand in their mind. Perceived strong brand in this term means that the service branding is highly to have a consumer's purchasing intention.

Moreover, since the service firm is difficult to standardized, still the firm is easy to breakdown and lose the customers if the strength of the relationship between firms and customers is not strong enough. However, to overcome this tragedy, the firms should provide more sustainable training on how to deal with customers with a respectable manner and especially, how to solve the conflict when customers seek for help. Furthermore, staffs in the service firms are the key persons that determine the success of the companies; therefore, they must be well equipped with product and service knowledge because sometimes by providing wrong or misbehave information can lead to kind of annoying and discrediting that strongly affect service branding. Alternatively, brand trust could ensure the lowest possibility that customers switch to other brands.

## 6. Limitation and Future Direction

A major conceptual limitation is that model tests only four variables. This study is to be focused in only some factors such as determining the correlational relationships between independent Service Quality (SQ), Consumer

relationship quality (CRQ) and dependent Brand Trust (BT) and Customer-Based Brand Equity (CBBE) variables. Moreover, the sample size was small (n=391) compared to the number of the residents in Cambodia. Additionally, this research was conducted as a One-Shot Study, which took a short time to collect information and did not follow-up the respondents repeatedly. Furthermore, the area of conducting research was only in the capital city, Phnom Penh and did not cover people in other areas of Cambodia. Therefore, the summary must be referred to the period of time of research and the research must be cited carefully. At last, for the questionnaire, the volume of question items were not too much, in this questionnaire only focus on some most important items, it will make the respondents more concentration to finish the whole set of questions. But some items still have significant relation with variables; it also can affect the test result.

The research design suggested how Service quality and Consumer relationship quality influenced the brand trust and brand equity. There are still a lot of interesting variables in this field of study, also giving an effect on brand trust and brand equity. Because cash express industry is a wide area to study, and different factors and different situations will bring different results, such as the sub culture of different area in each city in Cambodia, the time for scholars researching, the retailer we choose, and the samples we selected. Moreover, based on the questionnaire, questionnaire of the future research should extend more area, the volume of question items should increase, and it also can recruit more research respondents to increase research validity. Additionally, it could be more concepts that influenced on Cash Express Industry in Cambodia. However, this study has not addressed how to deliver and implement strategy to achieve the better level on the influence on Cash Express Industry in Cambodia very clearly. Therefore, for the further research, it necessary to the researchers pay attention to how the service quality and consumer relationship quality implement the strategy to increase brand trust and brand equity in the industry.

## References

- Aaker, D. A. (1991), "Managing brand equity: capitalizing on the value of a brand name," New York: Free Press.
- Baek, T., & King, K. (2011), "Exploring the consequences of brand credibility in services," *Journal of services marketing*, 260-272.
- Baye, M. R. (2010), "Managerial Economics and Business Strategy," Irwin: McGraw-Hill.
- Bendixen, M., Bukasa, K., & Abratt, R. (2004), "Brand equity in the business-to-business market," *Industrial Marketing Management*, 371-380.
- Cemal, Z., Azize, S., Hakan, K., & Mehtap, O. (2011), "The Effects of Brand Communication and Service Quality In Building Brand Loyalty Through Brand Trust; The Empirical Research On Global Brands," *Procedia Social and Behavioral Sciences*, 24, 1218-1231.
- Delgado-Ballester, E., & Munuera-Alemán, J. (2005), "Does brand trust matter to brand equity?" *Journal of Product & Brand Management*, 187-196.
- Evans, C. (2001), "An E-Strategy for online E-Business," *Information System Management*, p. 8-21.
- Farquhar, P. (1990), "Managing brand equity," *Journal of Advertising Research*, 7-12.
- Grace, D., & O'Class, A. (2004), "Examining service experiences and post-consumption evaluations," *Journal of Services Marketing*, 450-461.
- Herbig, P., & Milewicz, J. (1997), "The relationship of reputation and credibility to brand success," *Pricing strategy and practice*, 25-29.
- Jahanzeb, S., Fatima, T., & Mohsin Butt, M. (2013), "How service quality influence brand equity: The dual mediating role of perceived value and corporate credibility," *International journal of bank marketing*, 126-141.
- Keller, K. L. (1993), "Conceptualizing, measuring, and managing customer-based brand equity," *Journal of Marketing*, 1-22.
- Keller, K. L. (2012), "Understanding the richness of brand relationships: research dialogue on brands as intentional agents," *Journal of consumer psychology*, 186-190.
- Keller, K. L. (2013), "Strategic Brand Management: Building, Measuring and Managing Brand Equity," Tuck: Pearson.
- Kim, H.-b., Kim, W., & An, J. (2003), "The effect of consumer-based brand equity on firms' financial performance," *Journal of Consumer Marketing*, 335-351.
- Lai Man So, S., & Speece, M. (2000), "Perceptions of relationship marketing among account managers of commercial banks in a Chinese environment," *International Journal of Bank Marketing*, 315-327.
- Leong, L., Hew, T., Lee, V., & Ooi, K. (2015), "An SEM-artificial-neural-network analysis of the relationships between SERVPERF, customer satisfaction and loyalty among low-cost and full-service airline," *Expert Systems with Applications*, 6620-6634.
- Leventhal, R., Pitta, D., Franzak, F., & Fowler, D. (2006), "A strategic approach to building online customer loyalty: integrating customer profitability tiers," *Journal of Consumer Marketing*, 421-429.
- Massa, S., & Testa, S. (2012), "The role of ideology in brand strategy: the case of a food retail company in Italy,"

- International Journal of Retail & Distribution Management*, 109-127.
- Motameni, R., & Shahrokhi, M. (1998), "Brand equity valuation: a global perspective," *Journal of Product & Brand Management*, 275-290.
- Nam, J., Ekinici, Y., & Whyatt, G. (2011), "Brand equity, brand loyalty and consumer satisfaction," *Annals of Tourism Research*, 1009-1030.
- Netemeyer, R., Krishnan, B., Pullig, C., Wang, G., Yagci, M., Dean, D., et al. (2004), "Developing and validating measures of fact of customer based brand equity," *Journal of Business Research*, 209-224.
- Parasuraman, A., Zeithaml, Valarie, A., & Berry Leonard, L. (1988), "Servqual: A multiple-item scale for measuring consumer perceptions of service quality," *Journal of Retailing*, 12-40.
- Rambocas, M., Kirpalani, V., & Simms, E. (2014), "Building brand equity in retail banks: the case of Trinidad and Tobago," *International Journal of Bank and Marketing*, 300-320.
- Rios, R., & Riquelme, H. (2008), "Brand equity for online companies," *Marketing Intelligence & Planning*, 719-742.
- Sweeney, J., & Swait, J. (2008), "The effects of brand credibility on customer loyalty," *Journal of Retailing and Consumer Services*, 179-193.
- Tasci, A. D. (2016), "A critical review of consumer value and its complex relationships in the consumer-based brand equity network," *Journal of Destination Marketing & Management*, 171 - 191.
- Theodorakis, N., Alexandris, K., Tsigilis, N., & Karvounis, S. (2013), "Predicting Spectators' Behavioural Intentions In Professional Football: The Role of Satisfaction and Service Quality," *Sport Management Review*, 85-96.
- Verhoef, P.C, Kannan, P.K, & Inman, J.J. (2015), "From multi-channel retailing to omnichannel retailing: introduction to the special issue on multi-channel retailing," *Journal of Retailing*, 174-181
- Yoganathan, D., Jebarajakirthy, C., & Thaichon, P. (2015), "The influence of relationship marketing orientation on brand equity in banks," *Journal of Retailing and Consumer Services*, 14-22.
- Yoo, B., & Donthu, N. (2001). "Developing and validating a multidimensional consumer-based brand equity scale," *Journal of Business Research*, 1-14.
- Zehir, C., Sahin, A., Kitapci, H., & Ozsahin, M. (2011), "The effect of brand communication and service quality in building brand loyalty through brand trust: the empirical research on global brands," *Procedia social and behavioral sciences*, 1218-1231.
- Zhao, L., Lu, Y., Zhang, L., & Chau, P. (2012), "Assessing the effects of service quality and justice on customer satisfaction and the continuance intention of mobile value-added services: an empirical test of a multidimensional model," *Decision support systems*, 645-656.