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RESEARCH PAPER

The Effect of Financial and Preferential Treatment Benefit on Customer Satisfaction in B2B Marketplace. A Study of Courier Industry in Quetta

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ABSTRACT

Relationship marketing is about enhancing, maintaining and establishing long-term relationships with customers and other stakeholders to attain organizational goals. There is a lack of evidence in existing relationship marketing literature regarding which relationship benefits enhance customer satisfaction and work as switching barriers in B2B marketplace in developing countries. Therefore, this study aimed to investigate the effect of three relational benefits (financial benefit, human interaction benefit and preferential treatment benefit) on satisfaction with the inclusion of mediating variable (switching barrier) and moderating variable (transactional volume). Quantitative research with the relational design was opted carried out the research. Three hundred self-administered questionnaires were distributed to the clients (business organizations) of courier companies (TCS and DHL) operating in Quetta-City. A proportionate and convenient sampling approach is used for data collection. The relationship officer of each client filled out the questionnaire. Hypotheses were tested through regression and the Hayes approach. Findings show that preferential treatment benefit is more linked with satisfaction, and switching barrier leads to human interaction and financial benefit. Moreover, the switching barrier significantly mediates the relationship between two benefits (preferential and human interaction) and customer satisfaction. The moderating effect of transaction volume was only significant with human interaction benefit. The switching barrier significantly differs between low and high human interaction at low transaction volume compared to high transaction volume. Thus manager needs to focus on preferential treatment and human interaction based on transaction volume in B2B marketplace.

KEYWORDS Financial Benefit, Human Interaction Benefit, Preferential Benefit, Satisfaction, Switching Barrier

Introduction

In today's competitive world, firms' essential strategic tool is to build & maintain healthy relationships with customers in the business-to-business (B2B) marketplace (Gummesson, 2017; Mehulkumar, 2005). To build long-lasting relationships with customers in B2B, organizations maintain, enhance, and attract customers by offering several financial and non-financial benefits (Badi, Wang, & Pryke, 2017; Palmatier, 2008; Sarmento, Simões, & Farhangmehr, 2015). Firms strategize benefits in such a way that benefits work as a source of customer satisfaction and switching barriers (Nga, Trung, Thu, Huy, & Van Thanh, 2021). Most studies on B2B relationships concluded that the relative benefits should not only serve as a source of satisfaction but also as a factor of switching barriers (Chang & Chen, 2007).

Scholars of relationship marketing are keen to unpack factors that force a customer to receive services from one organization for a longer time (Cockayne, 2016). A voluminous literature has documented several factors that promote organizational desire to stay with service providers (Guo & Wang, 2015; Gustafsson, Johnson, & Roos, 2005; Rosenberg & Czepiel, 1984; White & Yanamandram, 2007). For instance, few scholars argue that switching costs is a fundamental barrier to switching with an existing customer (El-Manstrly, 2016). The switching cost discussed cognitive understanding, business practices and organizational harmony (Samudro, Sumarwan, Yusuf, & Simanjuntak, 2018). Similarly, scholars found that customers are not satisfied with services; even due to high switching costs, customers try to retain service providers (Lee, Choi, & Koo, 2018). Further researchers identified the network dyad between buyer-seller work as a barrier to switching costs. Along similar lines, researchers argued that the effect of another service provider's availability and attractiveness was a source of switching barriers in B2B. Moreover, Brand image, location, quality, and pricing may dominate attraction towards alternate service providers. So maintaining a high-rank reputation for service providers is vital (Pizam & Milman, 1993).

Parallel literature relationship in B2B identifies push and pull factors for switching barriers (Cheng, 2019). Push and pull factors simultaneously affect organizations; some elements can pull the customers towards alternative companies. On the other hand, some elements can push a customer away from our own company. Previous studies revealed that push and pull factors cause switching barriers, and companies want to switch barriers and customer satisfaction. Given the intensity of the competition in the air express industry, air express delivery services providers must recognize the importance of acquiring and strengthening relationships and retaining their key accounts (Kalakota, Robinson, & Tapscott, 2001). Two popular strategies for firms to manage their customer retention programs include managing customer satisfaction and switching barriers, thus leading to customer behavioral loyalty. Relational benefits create switching barriers as benefits accrue to clients for being loyal to the original service provider (Chang & Chen, 2007). Switching barriers, through their customer lock-in effect, prevent customers from defecting to another provider (Balabanis, Reynolds, & Simintiras, 2006a). To the best knowledge of the authors, this study is the first to investigate the relative importance of three important relational benefits on switching barriers, satisfaction, and the resulting behavioral loyalty of key accounts in the context of international air express services in a specific market. The strength of relational benefits impact on switching barriers may vary based on specific characteristics of the buyer– seller relationship. However, the relational benefit is that earlier studies deal with satisfaction, but how these relational benefits work as switching barriers, the empirical verification is scarce in relationship marketing literature. Therefore, in this study, we will investigate the relational benefits that cause the switching barrier. Service provider A: provides benefits to the other customer. Do these benefits also work as a barrier to switching behavior

This research aims to substantiate the relative importance of three critical relational benefits (financial benefit, human interaction benefit and relationship duration benefit) on switching barriers and the resulting behavioural satisfaction in the context of B2B courier industry of Quetta. Further, this study examines the moderating effect of transactional volume on the relationship between preferential benefit, financial benefit, human interaction benefit, and switching barrier. The outcome of this research assists all courier companies by identifying which relative benefits (Human interaction benefit, financial benefit and preferential treatment benefit) work as switching barriers and subsequently improve customer satisfaction. Further, this study provides insight into how firms can maintain relationships over time by providing customer value by moderating the impact of transaction volumes. Last, organizations can distinguish relative benefits that are supposed to include maintaining long- and short-term relationships.

Literature Review

Relational Benefits and Customer Satisfaction

Relational benefits are the sum customers receive in exchange for money (Koritos, Koronios, & Stathakopoulos, 2014). In B2B, it is not only price or quality that determines long-term relationships; instead, it is a sum of other interactional benefits that force customers to retain a relationship. Berry and Parasuraman (2004); Keller (1993) considered the methods which state that Customer allegiance is based on social, financial and structural bonding devices which the firms arouse. By creating relationship-building policies, companies can quickly form strong relationships with their customers that their competitors cannot emulate (Peltier & Westfall, 2000). Satisfaction is a resulting behaviour that is caused by investing in relational benefits. Previous studies have investigated that with time customers become more satisfied. De Wulf and Odekerken-Schröder (2003) suggested that characteristics of the relational benefits affect relationship excellence that increases customer satisfaction. Balabanis, Reynolds, and Simintiras (2006b); Kim, Park, and Jeong (2004) surveyed online shopping and Korean mobile telecommunication service users and found that customer satisfaction is openly associated with switching barriers.

Social bonding is the most critical dimension in the business relationship, where a single act can make a desirable goal for both parties (Chattananon & Trimetsoontorn, 2009). Social bond leads to a stronger bond that creates a good friendship between buyer and seller (Wilson, 1995). According to Ravald and Grönroos (1996), firms should focus on customers because when the customers are satisfied, they will also invest in relationships and the company will reduce sacrifices and provide relationship sacrifices for customers. Rust, Danaher, and Varki (2000) also supported this concept and identified that companies should focus more on customers to get long-term relationships. Samudro et al. (2018) reported from KPMG-Nunwood's (2017) study that firms should focus more on the customers than the product and improve their experience. KPMG also identified four components for a personal bond: integrity, empathy, expectation and personalization, and six pillars of customer expectations.

According to some research, a broader type of bonding consists of knowledge, planning, social, technological, economic and legal bond (Liljander & Strandvik, 1995). They also added four other types of bonds that are ideological, cultural, psychological and geographical. Along these lines, Wiatrowski and Anderson (1987) found three dimensions of social bonds: structural, familiarity, and commitment. To keep a long-term relationship structural bond is very important; on the other hand, commitment and familiarity bonds are somewhat essential. Smith and Reynolds (2009) worked on the relational outcome as the base of structural, functional and social bonds and developed a hypothesis focusing on relationship quality. Functional bonds are created by other factors such as product, service, technology, and economic and strategic benefits. Social bonds positively influence repurchase behaviour (Smith & Reynolds, 2009). In contrast, structural bonds rely on the governance and norms of the organization (Wilson, 1995).

Emotional attachment is another factor that can be gained by more respect shown to a customer because by showing more respect, they feel valued, resulting in more loyalty towards the firm (Chang & Chen, 2007). This model explains a customer's relationship with courier companies that cause a switching barrier. A firm needs to make personal connections with the customer to make them feel free and participate in the discussion of every plan of the firm and firmly build a solid relationship to achieve the saving object of the project (Sena & Ozdemir, 2020). This perceived value becomes a barrier for the competitor when both parties accomplish the objectives (Samudro et al., 2018). Financial benefits are an essential element of this model, whether monetary or psychological (Glynn, Motion, & Brodie, 2007). Customer level of uncertainty towards particular transaction loss or gain positively or negatively affects service providers. Documented reports classified the perceived risk as time convenience and social psychological loss (Fornell, 1992; Lam, 2004).

In this model, financial benefits are benefits such as fewer prices or discount that regular customer gets from courier companies that influence customer satisfaction. Human interaction provides social, emotional & psychological elements that fix parties together, which makes it difficult for each party to abandon the relationship. According to Gwinner, Gremler, and Bitner (1998), human interaction includes identities, feelings, understanding and even friendship between customers and employees, which is the emotional part of the relationship. These benefits create an emotional attachment with the organization because they feel they have more respect and status than others, leading to greater commitment with the firm (Chang & Chen, 2007). Preferential treatment is a special type of benefit that recognizes the attention and special treatment that is usually not provided to other customers (Bitner, Faranda, Hubbert, & Zeithaml, 1997; Gwinner et al., 1998). According to previous research, the preferential treatment causes a high range of emotional and cognitive switching barriers (Jones, Mothersbaugh, & Beatty, 2002; Patterson & Smith, 2003). The model also explains how much preferential benefit forces the customers to stay with their courier company. Clients and suppliers can work together to develop a new product or service (Walter, Ritter, & Gemünden, 2001). For long-term relationships, perceived value works as a critical driver. Suppliers should match the perceived value with the value of a customer. A strong relationship depends on the value the client and seller share (Konhäuser, 2008). Most industries focus on this perspective where both parties collaborate in a transparent environment and share their knowledge and information to get shared value and mutual benefits (Qi, Hu, Han, Zheng, & Wang, 2022). Based on existing literature support, it is hypothesized that

H1: Relational benefits significantly impact customer satisfaction in B2B marketplace

Switching Barrier as a Mediator between Relational Benefits and Customer Satisfaction

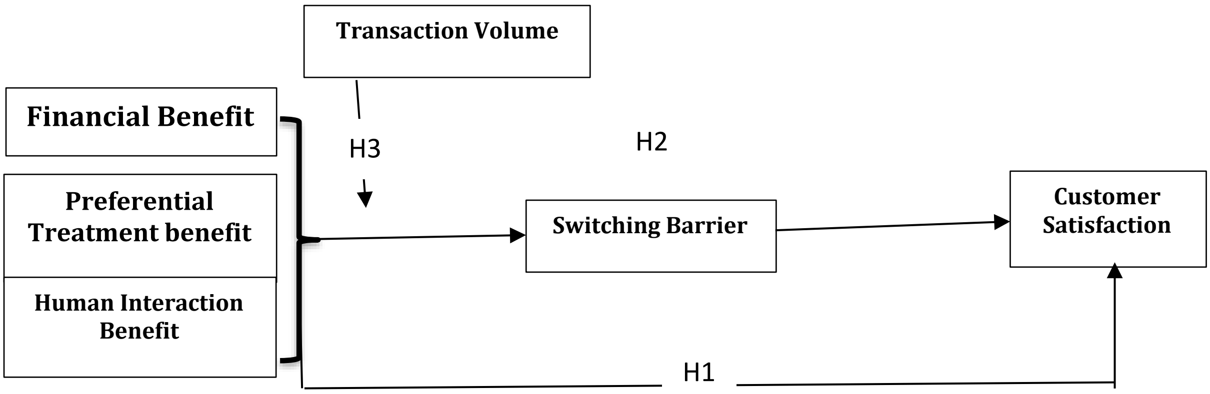
Jones, Mothersbaugh, and Beatty (2000) found that socially based switching barriers can be created when clients are scared of losing personal relationships established by service providers; by putting in some resources and effort, companies can build a strong relationship with their customers that is not quickly competed by competitors (Peltier & Westfall, 2000). Relational benefits lead to a high switching barrier; users may be reluctant to lose benefits provided by the company for being satisfied. Patterson and Smith (2003) found some barriers (loss of unique treatment benefits, risk perception, search cost, loss of social bonds, setup costs, attractiveness of alternatives) that lead to customer satisfaction, so we say that the switching barrier can work as a mediator. Therefore, it is hypothesized that

H2: Switching barriers work as mediators between financial benefits, preferential benefits, human interaction benefits and customer satisfaction.

Transaction Volume as a Moderator between Relational Benefits and Switching Barrier

The effective method is the portfolio management approach to examine how to segment customers into a group based on their value to the organization (Thakur & Workman, 2016). With the help of portfolio management, companies can better understand the value of each Clint; those who provide more benefits try to preserve them and give them more value by applying relationship tactics (Clancy, 2003; Twedt, 1964). The model explains that Transactional volume will be measured for providing delivery services in Quetta.

H3: Transaction Volume significantly moderates between financial benefits, preferential benefits, human interaction benefits and switching barriers.



Material and Methods

This study developed several hypotheses based on earlier literature to examine the effect of financial benefit, preferential treatment benefit and human interaction benefit on customer satisfaction with mediating effect of switching barrier and moderating effect of transaction volume. The suitable research approach is quantitative because it applies when hypotheses develop for statistical verification (Bell, Bryman, & Harley, 2018). The descriptive and relational design with a survey approach has been opted for in quantitative research. The underlying reasons are that the predictors cannot manipulate for experiment or cause comparison (Bell et al., 2018). Further, this descriptive and relational design with a survey approach is highly applicable in a relationship and behaviour sciences (Johnson & Onwuegbuzie, 2004). The courier industry (TCS and DHL) was selected to test the hypotheses because this industry includes services, financial matters, and human interactions that best suit to examine study objectives. The target population were the organizational clients of the courier industry. The representative of each client (organization) was considered a respondent. The 400 questionnaires were distributed through the courier agency and a return envelope. A total of 300 questionnaires were returned, having a 75% response rate which is relatively high for quantitative research (Preacher & Hayes, 2008).

The questionnaire was composed of two sections. The first section contains the basic information about respondents like gender, age, qualification and experiences. The second section contains the items adapted to measure the variables on a 5-point Likert scale. Financial and human interaction benefits were measured on three items and five items, respectively, developed by Berry and Parasuraman (2004). Preferential treatment benefits were measured on ten items used by Chang and Chen (2007). Customer satisfaction and switching barriers were measured on three and eight items developed by Fornell (1992). Transaction volume in numeric data (sales) was obtained for the last three years.

Results and Discussion

The respondents' demographics are presented in Table 1. It shows that majority of respondents were from TCS as compared to DHL. Further, the majority of respondents were male than female. The respondents' work experience reveals that 86% of respondents had an experience of more than three years. It means the respondent is well versed in interaction with courier companies.

Table 1
Sample Characteristics

Variable	Category	Percentage %	Out of (300-Resp)
Company	TCS	54	161
	DHL	46	139
Gender	Male	273	219
	Female	81	27
Work Experience	1-3 years	14	55
	3-5 years	68	205
	5-more years	18	40

Table 2 shows the values of reliabilities (Cronbach's alpha) and Average variance extract (AVE) used to indicate convergent validity (Bell et al., 2018). Statisticians suggest that the value of reliabilities should be greater than .60 and values of AVE should be greater than .50 (Hair Jr & Sarstedt, 2021). The values of reliability and AVE for studied variables are more significant than the threshold level (see table 2). Thus convergent validity is ensured.

Table 2
Convergent Validity and Reliabilities

Variables	Reliabilities (R)	The average variance extracted (AVE)
Financial Benefit	.86	.621
Human Interaction Benefit	.65	.647
Preferential Benefit	.93	.741
Customer Satisfaction	.92	.720
Switching Barrier	.74	.691

Table 3 highlights the values of descriptive (mean, standard deviation) and correlation values. The mean value of variables (financial benefit, human interaction benefit, preferential benefit, satisfaction and switching barrier) is above 3.5 and near 4. It shows that respondents agreed on the presence of variables in their organizational setting. Moreover, the values of the standard deviation of variables (financial benefit, human interaction benefit, preferential benefit, satisfaction and switching barrier) are between + 1.96, which shows the data is standard.

Discriminant validity measured through the criteria suggested by Fornell and Larcker (1981) i.e., correlation values among predictors are smaller than values of the square root of AVEs of each predictor (Henseler, Ringle, & Sarstedt, 2015), is applied. Table 3 shows that the significant correlation values between financial benefit, human interaction benefit and preferential benefit are .277**, .273** and .361**, which are smaller than the square root of AVE values .78, .80 and .86 (see table 3-presented in diagonal) respectively. Thus the discriminant validity is ensured.

Furthermore, predictive validity is ensured through the correlation method between predictors and outcome variables. The correlation between financial benefit, human interaction benefit, preferential benefit and customer satisfaction is .361**, .678**, and .766**, respectively. Further, the correlation between financial benefit, human interaction benefit, preferential benefit and a switching barrier is .09, .09 and .381**, respectively. It shows that predictive validity is present.

Table 3
Correlations and Descriptive Statistics

Pearson correlations	Mean	S.D	1	2	3	4	5
1. Financial Benefit	3.85	.513	**.78**	.277**	.273**	.361**	.098

2. Human Interaction Benefit	3.67	.605		**.80**	.550**	.678**	.097
3. Preferential Benefit	3.81	.762			**.86**	.766**	.381**
4. Customer Satisfaction	3.74	.929				**.84**	.222**
5. Switching Barrier	4.16	.370					**.83**

Note: Correlation is significant at the .01 level (2-tailed); diagonal values are the square root of AVE

For hypothesis H1, Multiple linear regression analysis was used because, in these hypotheses, there were three predictors, and one outcome variable was stated. Results for H1 show that predictors (Financial benefit, preferential benefit and Human interaction benefit) are positively significant with customer satisfaction (**R^2** = .69, p, .00 < .05). The coefficient values show that preferential benefit is higher (b=.54**) relationship with customer satisfaction as compared to human interaction benefit (b=.34**) and financial benefit (b=.11**). Thus H1 is accepted.

Table 4
Results of Multiple Regression

Hypothesis	F-statistics (p-value** < .05)	R-Square	Coefficients (Beta)	T-statistics (p-value)	Decision /outcome
H1	224.08 (.000)	.69	.11** (FB)	3.44 (.00)	Accept (customer satisfaction)
			.54** (PB)	13.972 (.00)	
			.34** (HIB)	8.89 (.00)	

Note: ** significant at .05 level. FB=Financial Benefit, PB= Preferential Benefit, HIB= Human Interaction Benefit

The mediation hypotheses H2 were tested through Hayes Process Model 4 with bootstrapping resample 5000 and 95% confidence interval (Preacher & Hayes, 2008), the highly preferred approach for mediation (Kim et al. 2015). The condition for mediation is that zero is not present between the lower and upper interval; all paths must be significant for mediation (MacKinnon, 2008). Table 5 highlights that the path between financial, preferential, and human interaction benefits is positive and significant for customer satisfaction. Further, the path between preferential and human interaction benefits is positive and significant with the switching barrier, but the financial benefit is not significant with the switching barrier. Further, when the switching barrier is added as a mediator, the direct effect between preferential benefit and customer satisfaction is reduced (.54** to .08), and the direct effect between human interaction benefit and customer satisfaction is reduced (.34** to .15). Hence switching barrier is a significant mediator between preferential benefit, human interaction benefit and customer satisfaction.

Table 5
Mediation Analysis

Variable	Outcome	Coefficient	S.E	T	LICT	UICT
Financial Benefit	Switching Barrier	.07	.04	1.70	-.0109	.1526
Preferential Benefit		.46	.02	7.11	.1338	.2361
Human Interaction Benefit		.16	.03	1.68	.0200	.1288
Financial Benefit	Customer Satisfaction	.11	.09	6.68	.4612	.8458
Preferential Benefit		.54	.04	20.60	.8450	.9904

Human Interaction Benefit		.34	.06	15.93	.9129	.9831
Switching Barrier		.47	.13	3.53	.2093	.7355
		In-Direct Effects				
Switching Barrier	FB ⟶ CS	Non-significant	.02		.06	.15
	FP ⟶ CS	B-value decreased (.54** to .08)	.01		.05	.12
	HIB ⟶ CS	B-value decreased (.34** to .15)	.03		.08	.22

Note: beta is significant at p<.05**

H4 states that Transaction volume has a moderating effect between financial benefits, preferential benefits, human interaction benefits and switching barriers; the Hayes process model 7 was applied. Model 7 was applied because Moderator was hypothesized between the independent and mediating variables. Model 7 was used with a 95% confidence interval and 5000 bootstraps. Findings show that the interaction effect of human interaction benefit and transaction volume was significant [B = .289, 95% C.I (.08, .57), P < .05]. The results show the conditional effect of human interaction benefit and transaction volume. At a low level of human interaction, the switching barrier is significantly different among the three tiers of transaction volume. The switching barrier is low when transaction volume is low, and the switching barrier becomes high when transaction volume increases. However, when human interaction becomes high, the difference in switching barriers is reduced among all three tiers of transaction volume.

Table 6
Moderating Analysis

Variables	Condition	Coefficient	S.E	T	P	LICT	UICT
Switching Barrier	Low TRV	-.31**	.13	-2.26	.02	-.57	-.04
	High TRV	-.02	.04	-.49	.62	-.10	.06
Interaction-1	TRV * HIB	.28**	.14	2.02	.04	.008	.57

The purpose of this paper was to substantiate the effect of financial, preferential, and human interaction benefits on customer satisfaction. Further, this paper examines the mediating effect of the switching barrier and moderating effect of transaction volume between the relationship of predictor and outcome variable. Findings reveal the novel results. First, the preferential benefit found a higher relationship with customer satisfaction and switching barriers than the financial and human interaction benefits. Second, the financial benefit does not account for the switching barrier. It shows that in B2B marketplace within the courier industry, the long-term switching barrier depends upon the non-financial benefits.

In comparison, the financial benefit found a significant relationship with customer satisfaction. Our findings align with the study conducted by Samudro et al. (2018), who examined that increasing financial benefits for firms can increase customer satisfaction. Furthermore, the results are supported by the previous study conducted by Blut, Frennea, Mittal, and Mothersbaugh (2015), who found that in B2B, official clients want financial benefit, which is the primary goal of every firm. The firm will be more satisfied if the service provider provides more financial benefits to customers. Few findings are in contrast with our findings. For instance, Yeh, Wang, Hsu, and Swanson (2018) reported that financial benefit has insignificant and relatively n lower explanatory power. These similarities and contrast are reported due to differences in industry and business practices. Each industry has dynamics that create a different scenario where benefits are operationalized.

This study found a significant positive relationship between customer satisfaction and human interaction benefits. This finding is also in line with the research conducted by Joseph and Unnikrishnan (2016), and the results stated that social bond positively impacts customer satisfaction. The underlying reason is that Emotional intensity is the strongest social bond that can be created with continued interaction with customers, creating customer satisfaction. The finding of this study is also in line with Srivastava and Sharma (2013) who found that personal relationship influence repurchase intention which leads to satisfaction. As a result of personal relationships, the customer feels special and trusts the company, creating satisfaction.

Further, the preferential benefit was more connected with customer satisfaction and the switching barrier. Our results are also in line with Badi et al. (2017) who found that long-term-oriented firms focus on preferential benefits over a series of transactions; to attain future goals, firms focus on the present and future outcomes for long-term coordination. On the other hand, short-term firms' extensive relations to attain promotion, sharing risk and mutual collaborations for the future. When switching to an alternative service provider, the primary loss of an industry is switching costs, as clients lose specific investments while switching to a new service provider that they had made with their current service provider. This study is also in line with the study of (Blut et al., 2015). They found that clients will lose emotional and identification bonds with a service provider and employees with whom the client interacts. Impersonal and personal relationship prevents clients from switching to the alternative service provider because that breaks the bond. The study is also supported by the previous research conducted by Zolkiewski et al. (2017) found that aq1 suppliers can develop an excellent and trustful relationship with its customer with the help of a solid psychological bond that makes the customer prefer the same service industry always and start cross-buying activities.

Conclusion

This study examined the effect of financial benefit, preferential treatment benefit and human interaction benefit on customer satisfaction by mediating the effect of the switching barrier and moderating the effect of transaction volume in the courier industry of Quetta-Pakistan. Based on findings, this study concludes that in the B2B marketplace in the courier industry, customer satisfaction depends upon preferential treatment, leading to human interaction benefits. These two components also work as a switching barrier as well. Further, transaction volume alone does not work as a switching barrier; instead, the interaction of transaction volume and human interaction works as a combo effect on the switching barrier. Hence the long-term and the sustainable business relationship depends more on preferential and best human interaction instead of financial benefit.

Implications

The main objective of this research was to examine the direct, mediating and moderating effect of benefits (financial, preferential, human interaction) on customer satisfaction, switching barriers and transaction volume. All these elements have a higher priority in B2B marketplace and theoretical implications.

The findings have significant practical implications. First, findings reveal that long-term sustainable relationships and satisfaction depend upon preferential treatment, human interaction, and financial benefits. The most weight is given to preferential treatment. The managers should develop business practices that enhance the perception of preferential treatment benefits. Further, in B2B, the switching barrier is critical because of the enormous cost involved in the frequent changing of customers. Thereby preferential treatment creates the psychological bonding and trust that work as a switching barrier and ease the flow of communication.

Moreover, findings show that interaction of transaction volume and human interaction benefit create a strong sense of switching barrier. In business, the customer is given higher weight whose transaction volume is high, but a manager should include good human interaction practices that would work as a double edge sword. Hence businesses would retain a long-term financial and satisfying relationship. In the b2b market, place relationship marketing plays a vital role; therefore, service companies must focus on more relational benefits to create barriers so that official clients cannot leave the company quickly. This study has some practical implications; first, all service companies should consider all the relational benefits that inspire their clients and create switching barriers. Secondly, all service companies should consider all the core relational benefits hamper barriers among clients so that clients.

This study has theoretical implications. The moderating effect of transaction volume found a significant relationship only with human interaction benefit. The relationship marketing theory states that the relational benefit is a catalyst for customer satisfaction. However, higher transaction volume gives customers an extra edge in establishing and maintaining long-term relationships. Thereby this counter-evidence needs to be substantiated and included in explaining the relationship.

As every study observes limitations, this study has recorded few limitations. The first limitation is related to research design. This study opted descriptive and relational design in which the nature and claim of causality are weakened. Though this study opted for the criteria of reliability, validity and regression assumptions, the best causality prediction is available in experimental research design. Thereby future research can use cause-comparative and experimental design to examine the effect of financial, preferential, and human interaction benefits on customer satisfaction. The second limitation is a concern with the scope of the study. This study was only conducted in the courier industry (TCS and DHL) in Quetta City. Due to time limitations, the other courier companies are not included. Hence the generalizability of findings is limited. Though the findings are compared with earlier studies conducted in other geographical and industries, more comprehensive studies can be conducted in future in which all courier companies operating in Pakistan are included. It will increase the generalizability of findings.

Moreover, human interaction practices solely depend upon cultural norms and values. Quetta city is known for the hospitality and cultural solid bonding in relationships which is not practiced in metropolitan cities. Thereby future research can compare the cultural differences in the operationalization of the model. The third limitation is related to the sample design. This study opted for the convenience sample design for quantitative research, which is entirely irrelevant. The best sample design is the probability design. The core condition for probability design is the availability of a sampling frame. Though each courier company has a list of their clients, due to professional strictness, it was impossible to carry out probability design. Future research can be carried out with probability design which will improve the validity of findings.

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