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Understanding the Role of Bank Relationships, Relationship Marketing, and Organizational Learning in the Performance of People's Credit Bank

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Microfinance institutions are more problematic in achieving an optimal credit allocation than large commercial banks from an asymmetric information perspective.

Having a long term bank-client relationships is believed to overcome asymmetric information problem and to create relationship value accrue for both clients and banks. However, in increasing competitive financial market, bank to set defensive strategy to prevent valuable clients switching to rival banks. Managing tacit knowledge will find new ways to succeed in new situations. The studies in this dissertation contribute some degree in viewing value creation between clients and micro-banks through cross fertilization of bank relationship, relationship marketing and organizational learning in achieving higher bank performance.

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