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"The Impacts of Relationship Marketing on Customer Loyalty (Case Study: Customers of Mellat Bank)"

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ABSTRACT

The aim of this article is, determine the relationship between relationship marketing and its four dimensions with customer loyalty among customers of Mellat Bank in Tehran. This is a survey research. The research method is a descriptive survey. This study was conducted in customers of Mellat Bank in Tehran. The sample comprises 300 customers, which were selected randomly. Data have been collected by a researcher-developed questionnaire and sampling has been done through census and analyzed using SPSS and AMOS software's. The validity of the method was achieved through content validity and the reliability through Cronbach Alpha. the study finds out some interesting conclusions: (1): There is a meaningful relationship between relationship marketing and customer loyalty, (2): There is a meaningful relationship between trust and customer loyalty, (3): There is a meaningful relationship between commitment and customer loyalty, (4): There is a meaningful relationship between communication and customer loyalty, (5): is a meaningful relationship between competence and customer loyalty.

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Introduction and statement of the problem:

The level of satisfaction in customers determines the organizations success or failure; accordingly, the organizations are following up customers' satisfaction and their loyalty. Literature indicate that the cost of novel customers attraction due to marketing and advertisement expenses is more than the cost of retention, and losing a customer not only is not just losing a selling case, but also it means the damage of the whole flow of purchases which a customer could have in his/her lifecycle [18]. In this ground just those organizations will have the suitable opportunities in the competitive fields, which put the important method of their processes on satisfying the customer's needs and desires as the high amounts of satisfaction lead to more loyalty.

Relationship marketing is witnessing a growing attachment. Competitions, which are the hallmark of today's business environment has led to businesses to concentrates on building powerful relationships with its customers. Ndubisi [26] indicated that businesses are relying on establishing powerful relations with its customers not only in terms of better serving and catering them but in terms of promoting grace.

Relationship marketing researches contribute to a superior understanding of customer behaviors', intergenerational influences, and the effect of seller-buyer relationship trends on customer behaviors' [32]. Such information allows the predictions of market share and the potential economic prowess of customers in the service industry through the casual relationship. It furthermore present significant suggestions for business to control the consumer relationship management.

Today's universal marketing environment facilitating simple access to relative information, better online shopping experience and rapid information sharing on range of social media has made the job of marketers more challenging as it has now become hard to build brand image and earn customer loyalty. Here comes to rescue is the concept of Relationship Marketing aiming towards building and nurturing long term closer relations with customers to cope with new day difficult and obtain universal competitive advantage. [40]

In the banking industry, organizations are concentrated to perform their best to maximize customer loyalty. In this scenario, relationship marketing plays an main role in satisfying their customers. There are four major

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rivals fighting for market share. This article is aimed at investigating the sffect of relationship marketing dimensions on customer loyalty.

Relationship Marketing:

The "Relationship Marketing" phrase was used by the Berry in 1983. It noticed that, in early stage, tried to develop common theory about marketing which already exist in relationship perspective. Relationship marketing was not main in early stage what has gained today, because environmental agent was so week on that course than today's. There were two methods to expand relationship marketing. The first, relationship marketing was realized in service marketing then in industrial marketing. The next procedure was that, when business is transformed into general due to dynamic change in business environment. This changes of environment leads to emphasized on service, near relationship with customer and customer well being [38]

But Das [8] described that Relationship Marketing can be determined in various methods such as customer satisfaction, how to retain customer, and make them loyal, and all the methods which can be linked to the developing trust, cooperation, close communication, commitment and relationship quality, improvement of relations with customers [18]. Gronroos has described the relationship marketing as a process of identifying, creating, maintaining and fortifying the communications with customers and other beneficiaries in a bilateral interest and if needed finishing those communications, at a reciprocal benefit so that the aims of the parties involved are met. [11].

Morgan *et al*. [24] described relationship marketing as processes performed to enhance a prosperous long term relationship with customers. Hougaard *et al*. [15] also determined relationship marketing as a behavior of the organization to maintain a useful relationship with their customers. Wulf *et al*. [41] described that various results of loyalty may come with various duration of relationship. Relationship marketing is an exit from traditional transaction behavior to developing the customers as partners [5].

Another viewpoint of Relationship Marketing is that it deals with the analysis, planning, realization and control of measures that initiate, stabilize, intensify and reactivate business relationships with the organizations customers and the creation of reciprocal value [6]. In other words, Relationship Marketing is about beneficial relationships between service providers and customers. In the exchange process, its economic nature is manifested in delivery systems, products, services, material administration, financial solutions and the transfer of information [10].

Dimensions of Relation Marketing:

Table 1: Dimension of customer loyalty: Jesri *et al* (2013)

Dimensions	definition
Competence	Competence has described by perceptions of each of the party relationship amount of abilities, skills and knowledge needed the contrary party to effective function (Smith *et al*, 1996).
Commitment	Commitment is intention to continue or maintain a relationship with the other section (Rashid, 2003). In this research commitment is measured to compatible and consistent of bank services with customer needs and bank flexibility towards the customer (Jesri *et al*, 2013).
Communication	Communication is another main aspect of Relationship Marketing. Communication implies that the ability of discharging information to the customer, but it has to be timely and trustworthy. In the new era, modern concept of communication is two way conversation between customer and corporation. It's may be before or, after or during sell (Anderson *et al*, 1990 and Ndubisi, 2007).
Trust	Mayer *et al*. (1995) described trust as vulnerability of one section to the practices of another's on the basis of expectations that other employee and customer was perform in the desired method. It is the extent to which a party believes that other section is honest (Geyskens *et al*. 1995).

Customer loyalty:

Customer loyalty in banking has been a main concern to practitioners due to severe competition and customer expectations. Customer loyalty is considered a important relation to organizational profit, success and business performance [28,36]. The Customers that show the greatest amounts of loyalty toward the product, or service activity, tend to repurchase more often, and spend more money. hence, loyal customers do not only increase the value of the business, but enable business to maintain costs lower than those associated with attracting recent customers [4]. As well as, loyalty rather than satisfaction is becoming the number one strategic aim in modern competitive business environment [28]. One of the methods to elevate customer loyalty in banking is by concentrating on offering good services and meeting the needs of customer.

All the actions in marketing are concentrated on customer to make him loyal. Oliver [29] described it as the high commitment of a customer to repurchase the product or service and remain repetitive in this behavior. Hayes [13] discussed that customer is the only source of a useful growth and customer loyalty may contribute in it. Chu [7] illustrates loyalty as a commitment to a determined product or service for repeat purchase.

Loyalty is a desire instrument to retain a important relationship [23,22]. That method the establishment of loyalty is predetermined by the main of pertaining selection or relationship. Weiss [39] points out three perspectives that may increase the significance of the relationship: Strategic significance of a product or service, High risks involved in the transaction incurred by cancellation of contracts.

Customer loyalty is considered the most significant aims of implementing relationship marketing dimensions. Oliver [28] described loyalty as the profound commitment of a customer to repurchase the service or product and remain repetitive in this behavior. Hayes [14] discussed that customer is the alone source of a useful growth, and customer loyalty may contribute to it. a good service provider believes that any process of growth runs through customers – that is, by not only attracting novel customers, but also holding on to existing customers, motivating them to spend more and getting them to counsel services and products to the other consumers.

Dimensions' of Customer loyalty:

Table 2: Dimension of customer loyalty: Jumaev *et al* [17].

Dimension of customer loyalty	definition
Cognitive loyalty	Cognitive loyalty is the information based on whether consumers look for benefits, quality and costs during their purchasing decision process.
Conative loyalty	it is a loyalty state containing commitment to buy. One of the main dimensions is word of mouth, where the consumer not only would re-visit certain store or bank, but would also encourage relatives, friends and colleagues to patronize certain banks.
Affective Loyalty	Affective loyalty relates to a desirable attitude towards a specific brand. Attitude itself is a function of cognition (e.g. Expectation).

A literature: Relation Marketing on Customer Loyalty:

- Omidinia *et al* [31] in article with title "Assessing the effect of the relationship marketing on the customers' loyalty in the public and private banks of the Qom Province (Case study: public and private banks of the Qom Province) concluded that four factors of relationship marketing comprise commitment, trust, communications and conflict handling have respectively been associated with customers' loyalty in the public and private banks.
- Reza *et al* [35] concluded that all the tactics of relationship marketing comprise service quality, price perception and brand image are positively and indirectly related to customer loyalty in telecom sector of Pakistan.
- Aggarwal *et al* [1] in research with title ""Global Brands' Impact of Relationship Marketing on Customer Loyalty: An Analytical Study" investigate relation between Relationship Marketing and Customer Loyalty in Samsung and Apple brands. results indicated that there is a significant impact of relationship marketing strategy of global brands on their customer loyalty.
- Mollah [21] in research with title "The Impact of Relationship Marketing on Customer Loyalty at Tesco Plc, UK" investigate relation between Relationship Marketing and Customer Loyalty. The research revealed that the impact on relationship marketing on customer loyalty is obvious but level of customer loyalty depends on individual functional value of relationship marketing.
- Lin *et al* [19] investigated relation between Relationship Marketing, Relationship Quality and E-Loyalty. Result indicated that The results suggest that all dimensions of relation marketing have positive impacts on relationship quality across three categories while relationship quality has a positive impact on e-loyalty.
- Jesri *et al* [16] in article with title " Effects of Relationship Marketing (RM) on Customer Loyalty (Case Study: Mehr Bank, Kermanshah Province, Iran)" investigated relation between Relationship Marketing and Customer Loyalty. Research findings indicate that there is a relation between relationship marketing components including trust, commitment, communication quality, conflict handling and competence on customer loyalty and also to regression testing that all variables were examined simultaneously on customer loyalty; results showed that all components have an impact on customer loyalty.

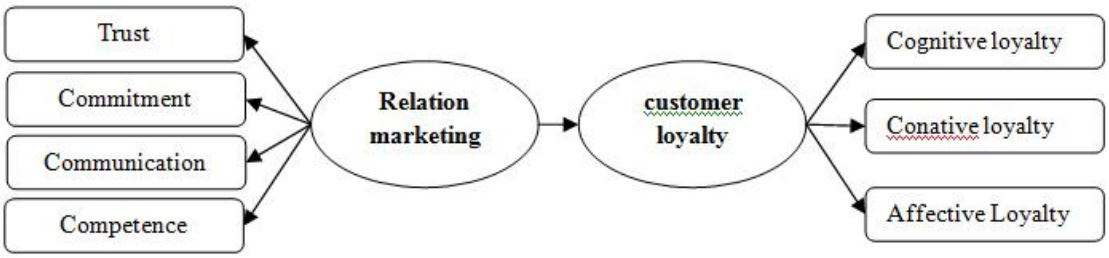

Fig. 1: Conceptual model.

- A research with the title of the "effect of relationship marketing underpinnings on customers loyalty" has been applied in the banks of Isfahan city. In this research, the effect of relationship marketing underpinnings including commitment, trust, communications and conflict handling on the customers' loyalty, the importance of these variables from the customers' point of view and the rate of bank success in building each of these variables, have been assessed. The results of the research indicate that in the public bank, four relationship

marketing underpinnings had a positive and meaningful effect of customers' loyalty. In private banks all variables except the communication variable have had a positive and meaningful influence on the customers' loyalty. Comparing the results of this research to the present research shows that they don't have the same findings.

From the above mentioned model the following main hypothesis are developed:

1- There is a meaningful relationship between relationship marketing and customer loyalty among customers of Mellat Bank in Tehran.
2- There is a meaningful relationship between trust and customer loyalty among customers of Mellat Bank in Tehran.
3- There is a meaningful relationship between commitment and customer loyalty among customers of Mellat Bank in Tehran.
4- There is a meaningful relationship between communication and customer loyalty among customers of Mellat Bank in Tehran.
5- There is a meaningful relationship between competence and customer loyalty among customers of Mellat Bank in Tehran.

Methodology:

The current research enjoys a descriptive-correlative design. The subjects are chosen among customers of Mellat Bank in Tehran. Data collection is done through random sampling. First, a group of 30 persons were selected from the subjects and the questionnaire distributed among them. After extracting the data from the responses of the intended group and the variance estimate, the volume of the sample of the study was drawn by using cookran formula 300 persons were selected randomly as the subjects of the study. In this study, questionnaire was used as a data collection tool. The validity of its content was ensured by using the expert viewpoints and consensus. The validity of its structure was measured through using the structural functions. The internal reliability of the items was verified by computing the Cronbach's alpha. Nunnally suggested that a minimum alpha of 0.7 sufficed for stage of search. The Cronbach alpha estimated for relationship marketing was 0.870 and customer loyalty was 0.812. As the Cronbach's alpha in this research was all much higher 0.7, the constructs were therefore deemed to have adequate reliability.

In table 3 our research the reliability of the items is checked through Cronbach's alpha that is 0.922 which shows that our research variables are reliable and there exists internal consistency between them.

Table 3: Reliability coefficient of research variables related to given hypotheses.

Cronbach alpha	variable
0.870	relationship marketing
0.812	customer loyalty
0.863	Competence
0.91	Commitment
0.96	Communication
0.922	Trust
0.962	total

Findings:

Descriptive data:

This study attempts to understand the relationships among relationship marketing and customer loyalty among customers of Mellat Bank in Tehran.. Table 4 Descriptive statistical data shows the relation to the customers participated to the research (n = 300). The social demographic qualification of the participants are as follows: 204 male and 96 female participated to the research.

The educational background of the participants are; 84 people High School, 116 people have University,95 people have Master, and 5 people phd degree. The age classification of participants are; 20 people are Under 18; 83 people are between 19 – 25; 106 people are between 26 – 35, ; 34 people are between 36 – 45, 38 people are between 46 – 55 and 19 people are more than the age of 55:

Table 4: Demographic qualifications of participants.

Frequency		variable
204	Female	Gender
96	Male	
300	Total	
84	High School	Education
116	University	
95	Master	
5	PHD	
300	Total	
20	Under 18	Age

83	19 – 25	
106	26 – 35	
34	36 – 45	
38	46 – 55	
19	More than 55	
300	Total	
113	Single	Marital Status
187	Married	

Structural relationships in the conceptual model were tested with AMOS. The maximum likelihood fitting function was used to estimated parameters. The CFI comparative index could be used to determine the properness of the model. In this study, CFI equals 0/88 since this value is more than the standard value , this could be argued that the designed model suits the collected data. the GFI Index is also another index whose value is Between 0/5 and one and indicates an acceptable value and In the current study GFI is 0/87. According to the indexes it can be concluded that the model have a relatively good fitness.

Table 5: Results of the best fitting model.

Amount	Index
0.84	AGFI
0.87	GFI
0.95	IFI
0.88	CFI
0.96	NNFI
0.93	NFI
0.018	RMSEA

Results:

In the Table 6 research Hypothesis was examined. The Information about any hypothesis Included T, SIG, R-square and Result For each of the variables in research Hypothesis was examined. For example, in The first hypothesis, R-square is 0.351, SIG is 0.000 and Hypothesis was Accepted

Table 6: Analyzing the hypotheses of research.

Result	R-square	Sig	T	variable	
				Dependent	Independent
confirmed	0.351	0.000	9.463	customer loyalty	relationship marketing
confirmed	0.061	0.000	3.205	customer loyalty	Competence
confirmed	0.136	0.000	5.076	customer loyalty	Commitment
confirmed	0.145	0.001	5.287	customer loyalty	Communication
confirmed	0.196	0.000	6.349	customer loyalty	Trust

Hypothesis 1: There is a meaningful relationship between relationship marketing and customer loyalty among customers of Mellat Bank in Tehran:

According to results of table 6, since observed R-square is 0.351, Significant is 0.000, so there is a relationship between relationship marketing and customer loyalty among customers of Mellat Bank in Tehran with 95% confidence.

Hypothesis 2: There is a meaningful relationship between trust and customer loyalty among customers of Mellat Bank in Tehran:

According to results of table 6, since observed Standardized R-square is 0.061, Significant is 0.000, so there is a relationship between trust and customer loyalty among customers of Mellat Bank in Tehran with 95% confidence.

Hypothesis 3: There is a meaningful relationship between commitment and customer loyalty among customers of Mellat Bank in Tehran:

According to results of table 6, since observed R-square is 0.136, Significant is 0.000, so there is a relationship between commitment and customer loyalty among customers of Mellat Bank in Tehran with 95% confidence.

Hypothesis 4: There is a meaningful relationship between communication and customer loyalty among customers of Mellat Bank in Tehran:

According to results of table 6, since observed R-square is 0.145, Significant is 0.000, so there is a relationship between and customer loyalty among customers of Mellat Bank in Tehran with 95% confidence.

Hypothesis 5: There is a meaningful relationship between competence and customer loyalty among customers of Mellat Bank in Tehran:

According to results of table 6, since observed R-square is 0.196, Significant is 0.000, so there is a relationship between competence and customer loyalty among customers of Mellat Bank in Tehran with 95% confidence.

Conclusions:

The aim of this article is, determine the relationship between relationship marketing and four dimensions with customer loyalty among customers of Mellat Bank in Tehran. the study finds out some interesting conclusions: (1): There is a meaningful relationship between relationship marketing and customer loyalty, (2): There is a meaningful relationship between trust and customer loyalty, (3): There is a meaningful relationship between commitment and customer loyalty, (4): There is a meaningful relationship between communication and customer loyalty, (5): is a meaningful relationship between competence and customer loyalty.

As a result, the recognition of the relationship marketing and its extension of the dimensions is an main factor to maintain the market and increase the competitive ability of the firms. The article recommends that organizations and specially banks must concentrates on those attributes of trust, commitment, communication and competence which customers use to judge the trustworthiness of the services offered. The research further recommends that banking companies emphasize on building a positive relationship to meet customer's expectation and offer more benefits to customer. Additionally the research recommends that in order to increase customer loyalty, it is important for service corporations to actively manage their customers' perceptions.

Also, relationship marketing strategies should be ingeniously and properly conceived and implemented by organizations in order to encourage their customers to remain active and committed to doing business with the organization on a long term/life-time basis.

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