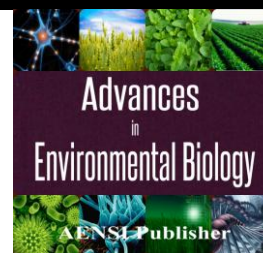




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The Relationship between Relationship Marketing and Customer's Loyalty in the Bank Mellat Branches in Golestan Province

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ABSTRACT

In this study, "The relationship between relationship marketing and customer loyalty in the province of bank branches nation" is discussed. The population in this study, 37 clients Bank Mellat branch in the province in which their number is unlimited with simple random sampling. And on the table and Morgan krejcie sample size of 400 was chosen, collected by a standardized questionnaire containing 19 questions with a five point Likert scale was used 0.79 validity or reliability. Spss software to analyze data and Spearman correlation test was used to test the hypotheses. The results showed that the overall level of customer loyalty, relationship marketing various branches of Bank Mellat of Golestan province has a significant relationship.

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INTRODUCTION

Third millennium era of information explosion and fierce competition between organizations to gain customer satisfaction and establish long-term relationship with them in order to gain a larger share of the market. According to the customers due to the constant spread of information technology products at a time can and great service access and the choice of a new company to get services or goods are there, so let's go to another company to get the product or the service. In this connection it may be stated that one of the main issues discussed in the marketing of loyal customers. Today's world is full of change. Changes in technology, changes in the data, change in demand, changes in consumer and changes in global markets. But the most important changes in the business, changes in the values supplied to the purchaser as a major factor in the success of the current known and leading organizations in every industry owes its success to the ability to launch and deliver more value to customers compared to their competitors. Stage in the evolution of marketing in which marketers find new customers not only in thought, because the cost of attracting new customers far more than the cost of retaining existing customers is a company most corporate managers with the idea that you need to create and maintain customer loyalty in order to increase the lifetime value of their customer relationship is the consensus. It should be noted that customer satisfaction is not enough anymore to customer satisfaction and company are not happy; they should make sure their customers are satisfied, they are loyal. In fact, long-term relationships with interest groups and most of all customer interactions so that retain more customers and fewer clients lost and thus the long-term benefits resulting in increased market share and profitability of corporations. This research is looking at how we can help with a variety of clients to relationship marketing to increase loyalty? The theme of this research is to explain the theoretical aspects, analytical and statistical results are presented for finding answers.

Statement of problem:

In the last decade of the twentieth century and into the realm of marketing, relationship marketing and in the course of these years a major trend in businesses and marketing has become. The concept of marketing, relationship marketing literature for the first time in the United States in 1983 as it was in the paper every day. In terms of services provided and a strategy to attract, retain and deepen customer relationships are defined. They believe that marketing is increasingly moving away from individual transactions and move towards building a relationship with customers and network marketing. Customer Satisfaction Evaluation After

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purchasing a service, which will use the experience gained we live in a society that is increasing demand for the products than in the past and no company would not survive without customer satisfaction. [1] There is also the fact that customer expectations have raised sharply and other organizations should not only consider the basic needs of the customer who must act beyond and their main focus was put on the basis of mutual benefit and long term relationships. Customer satisfaction can be seen as the foundation for the ultimate in modern marketing, the firm's success depends on the satisfaction of identifying and satisfying customer needs and wants better than competitors. Behaviors such as customer satisfaction and loyalty can lead to positive word of mouth advertising. Rapid environmental changes and the rapid motion of competing public and private sectors and the need for more resources, banks take disposes to maintain and enhance its position, new horizons in the field of marketing online banking as a source of competitive advantages in the context of financial markets and seek. In this study the variables of trust, commitment, communication, and conflict as the main variables and fundamental relationship marketing has been studied. The main research question is as follows: Is there a relationship between relationship marketing and customer loyalty?

3. Theoretical Framework:

1.3. Relationship marketing:

Philip Kotler defines the relationship marketing: marketing Rabthmnd is to create, maintain and enhance strong relationships with customers and other interested parties. Relationship marketing involves creating, maintaining and improvement and if necessary terminates relationships with our customers, so that the objectives of both parties in a relationship come.

Thus, in order to create a relationship, you must create the required interactive communication processes. [11]. Relationship marketing activities are aimed at creating long-term bonds beneficial interaction between an organization and its customers and to provide for mutual advantage.

2.3. Trust:

Trust is a key component in a business relationship and defines each side of the equation, how and by inventory levels can count on the promises of the other party. (Rashid, 2003, 742-750) Morgan et al (1993) defines trust as "the willingness to rely on an exchange partner that you trust him.

3.3. Commitment:

Commitment is an important variable for understanding the power of marketing and customer loyalty is also a handy tool for measuring and predicting the likelihood of future purchases of customers. It is argued that the general obligation of the dependent variable that is used in research on the relationship between seller and buyer. Moorman et al (1992) commitment to lifelong desire to maintain a valued relationship has been defined.

4.3. Communication:

All formal and informal exchanges lead to meaningful and timely exchange of information between the buyer and the seller [11]. Anderson said today in a new concept of communication as dialogue is balanced between partners and customers before buying process and during the purchase and after purchase and consumption occur [10].

5.3. Conflict management:

Conflict or to resolve conflicts and differences in the ability of suppliers to avoid potential conflicts, explicit conflict and ability to solve the problem before discussing publicly and suggest solutions if a problem occurs [10].

6.3. Loyalty:

The definition given in 1999 by Richard Oliver of loyalty, loyalty is a strong commitment to repurchase a product or service referred to above in the future, if the product despite the brand or the potential impact of the marketing efforts of competitors to be purchased.

Loyalty is associated with the following three elements:

- 1 - Customer behavioral element that echoed the shopping;
- 2 - An attitude that is customer engagement and customer confidence;
- 3 - Elements of the availability of options and do the shopping [3].

4. Review of literature:

Internal records:

1. Research by Helminth from Tehran University in 2009 entitled "The Effects of Implementing CRM in satisfaction through relationship marketing company plastic tube Tehran" carried out the following results .:

Components of relationship marketing on satisfaction had an effect. Prioritization of marketing factors in customer satisfaction according to this study are as follows:

1. Create a customer service
2. Product Customization
3. Create a customer group
4. Incentive programs.

2. Research by the University of Tehran Science and Research in Smart (2011) entitled "Relationship quality in e-banking services with customer satisfaction and loyalty" was the following results: Bank services currently only within a click of a computer mouse.

The present study examines consumers' awareness about the use of electronic banking and electronic banking deals expectations. The findings of this study, customer satisfaction with the quality of electronic banking service were concluded.

3. The study entitled "Evaluation of the role of key factors of customer satisfaction, relationship marketing" by Jawad Abbassi was conducted in 2002, this study sought to identify the key factors of customer satisfaction; relationship marketing is Bank Mellat Tehran Province. These factors are classified into four categories:

A) social activities b) sales activities c) exchange of information d) monitor the relationship. In this study, the researchers concluded relationship marketing factors - social activities, sales activities, exchange information and monitor the relationship - the relationship with key customer satisfaction plays a vital role in the nation's banks.

Foreign backgrounds:

Research by the University of Malaysia in Dobisi et al (2011) entitled "Study of the relationship between the dimensions of relationship marketing" was performed. This results in the removal of such strong evidence for the interrelationships of trust, commitment, communication, conflict handling among the important implications of the findings in the management and marketing of the argument.

2. Terawatanavong et al founded in 2007 under the impact of relationship marketing, association, trust, commitment, cooperation and conflict management norms based on customer satisfaction throughout the lifecycle of the relationship examined. The results showed that the relationship of trust and dependence with the satisfaction of making and maturing relationship, communicate, while the variables of relationship satisfaction with the relationship commitment is at the maturity stage of. It also has the satisfaction of relationship conflict management varies in waning phase is unaffected.

3. Adamson and others 2003 study "relationship marketing: customer commitment and trust as a strategy for Hong Kong banking sector," performed. The results include: customer-oriented strategy, long-term approach, and the benefits of a positive correlation with trust, communication, relationship norms and reputation negatively correlated positively with commitment.

5. Conceptual model and research hypotheses according to what was said in the theoretical framework and literature conceptual model is presented as follows:

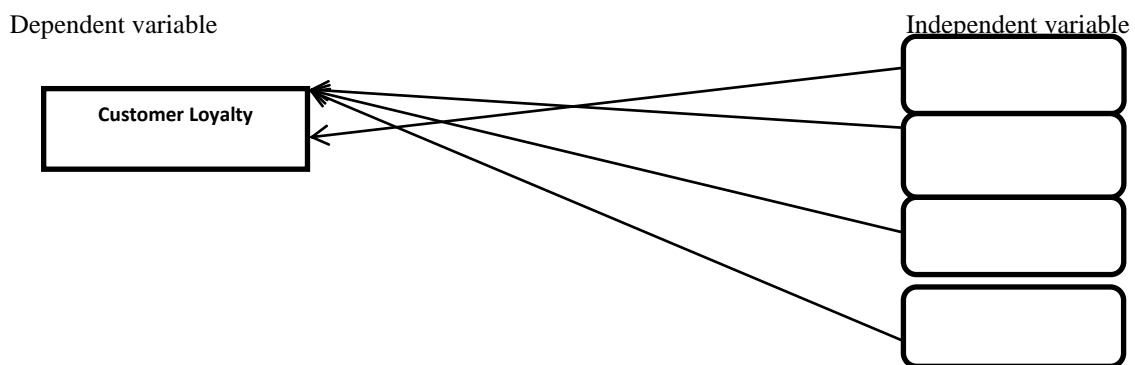


Fig. 1: The conceptual model derived from the two Bysy (2007)

The main hypothesis:

There is a relationship between marketing and customer loyalty in Mellat bank branches of Golestan province.

Sub-hypotheses:

1. There is a relationship between the trust and loyalty of customers at Mellat bank branches in Golestan province.

2. There is a relationship between the commitment and loyalty of customers at Mellat bank branches in Golestan province.

3. There is a relationship between Mellat bank branches and customer loyalty in Golestan province.

4. There is a relationship between the conflict of Mellat bank branches and customer loyalty in Golestan province.

6. Methods:

The study is a survey of research and practical purpose in terms of a field study carried out in the process. The population in this study, 37 clients Bank Mellat branch in the province are involved in research unlimited number of. Tables krejcie and Morgan minimum sample size is 384 to 400 students were selected. The sampling method is simple random sampling.

Data collection method:

Data in this research has been done in two ways: 1) of libraries 2) Field method. Research data collection instrument, questionnaire: For this purpose, a questionnaire was designed as a range of five choices were distributed among the participants. To determine the validity of the method for determining the content validity and reliability, the Cronbach's alpha method was used. This value is based on questionnaire data obtained 0.79 which indicates that the questionnaire is reliable and high reliability.

8. Testing Hypotheses:

1.8. The main research hypothesis:

Null hypothesis (Ho): There is no significant relationship between relationship marketing and customer loyalty.

Research hypothesis (H1): There is a significant relationship between relationship marketing and customer loyalty.

Table 1: Spearman correlation test results between relationship marketing and customer loyalty

	Number	correlation coefficient	p-value
Relationship marketing and customer loyalty	400	0/54	0/019

The main hypothesis of the study was to investigate the relationship between relationship marketing and customer loyalty in Golestan Province, Mellat bank branches. A confidence level of 0.95 percent could be argued that the null hypothesis is rejected and controversial-it is approved, the accepted assumption screw. Thus, a significant positive correlation between relationship marketing and customer loyalty is the correlation coefficient between relationship marketing and customer loyalty is equal to 0.54.

2.8. Sub assumptions:

(The first hypothesis):

Null hypothesis (Ho): There is no significant relationship between trust and customer loyalty.

Research hypothesis (H1): There is a significant relationship between trust and customer loyalty.

Table 2: Spearman correlation test results, trust and customer loyalty

	Number	Correlation coefficient	p-value
Trust and customer loyalty	400	0/43	0/005

This thesis research investigates the relationship between trust and loyalty of customers at bank branches Mellat in Golestan province. A confidence level of 0.95% can be claimed that the null hypothesis H1 is rejected and it is confirmed to be controversial, the hypothesis is accepted. As a result, there is a positive correlation between trust and customer loyalty and the correlation coefficient between the trust and loyalty of customers is equal to 0.43.

(The second hypothesis):

Null hypothesis (Ho): There is no significant relationship between commitment and customer loyalty.

Research hypothesis (H1): There is a significant relationship between commitment and customer loyalty.

Table 3: Spearman correlation test results between commitment and customer loyalty

	Number	correlation coefficient	p-value
Commitment and customer loyalty	400	0/27	0/008

This thesis research investigates the relationship between commitment and loyalty of customers at bank branches Mellat in Golestan province. A confidence level of 0.95% can be claimed that the null hypothesis is rejected and it is confirmed to be controversial, the hypothesis H1 is accepted. Thus, there is a significant positive relationship between commitment and customer loyalty and the correlation coefficient between commitment and customer loyalty is equal to 0.27, the correlation is weak.

(The third hypothesis):

Null hypothesis (Ho): There is no significant relationship between communication and customer loyalty. Research hypothesis (H1): There is a significant relationship between communication and customer loyalty.

Table 4: the Spearman correlation test results, communication and customer loyalty

	Number	correlation coefficient	p-value
communication and customer loyalty	400	0/104	0/038

This thesis research investigates the relationship between communication and customer loyalty of Mellat bank branches in Golestan Province. A confidence level of 0.95% can be claimed that the null hypothesis is rejected and it is confirmed to be controversial, the hypothesis H1 is accepted. Consequently, there is a significant positive correlation between communication and customer loyalty and customer loyalty communications and the correlation coefficient between the 104/0, this correlation is weak.

(The fourth hypothesis):

Null hypothesis (Ho): There is no significant relationship between conflict management and customer loyalty.

Research hypothesis (H1): There is a significant relationship between conflict management and customer loyalty.

Table 5: Spearman correlation test results, conflict management and customer loyalty

	Number	correlation coefficient	p-value
conflict management and customer loyalty	400	0/42	0/013

This thesis research investigates the relationship between conflict management and customer loyalty Mellat bank branches in Golestan province. A confidence level of 0.95% can be claimed that the null hypothesis is rejected and it is confirmed to be controversial, the hypothesis H1 is accepted. Thus, a significant positive correlation between conflict management and customer loyalty is the correlation coefficient between conflict management and customer loyalty is equal to 0.42.

9. Discussion and conclusions:

The main hypothesis, the relationship marketing and customer loyalty in Mellat bank branches there is a province. These results are similar to findings by John Smith in 2009, the real (2011), Nadobisi (2005) is consistent. The first hypothesis, the trust and loyalty of customers at Mellat bank branches in Golestan province. This result is statistically significant with similar findings by John Smith in (2009) and Sharif (2008) is consistent. The second hypothesis, the commitment and loyalty of customers at Mellat bank branches in Golestan province, these results are similar to findings by Nadobisi (2005), John Smith (2009) and Sharif (2008) is consistent. The third hypothesis, the relationships and customer loyalty in bank branches Mellat in Golestan province of the results with findings from a similar study conducted by John Smith (2009) and Sharif (2008) is consistent. The fourth hypothesis, conflict management and customer loyalty among the Mellat bank branches in Golestan province of the results with findings from a similar study conducted by John Smith (2009) and Nadobisi (2005) is consistent with the Sharif (2008) did not match.

10 Recommendations based on findings:

The results of this study to investigate the relationship between relationship marketing and the level of customer loyalty in Mellat bank branches in Golestan Province the researcher suggested that efforts be made in this regard are as follows:

- *Offer on trust and customer loyalty:*

Bankers by providing timely information and provide customers with the security and reliability of your trading bank promises to do more work.

- *Offer of Commitment:*

Allowing private bankers services according to customer needs and also to provide quality service to its customers than to attract customers and his fidelity to the Banking Act

- *Proposal for communication:*

With the advent of new services to customers informing bankers facilities to make them more and referral services to individuals in a simple and clear explanation as well as bank regulation timely and reliable information about the financial statements and profit and loss statements of banks offer to customers

- *suggestions for managing conflict:*

1. According to bankers changes in laws and regulations and also provide services in the client comes in time to allow synchronization and give the opportunity to cope with change suitable and sufficient information and training to customers in the mood to play.

2. There adviser in the bank and utilizes her teaching style, which is necessary to give the necessary assistance should also be considered.

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