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Relational Marketing and its Impact on the Loyalty of Customers of Kar Afarin Insurance Company

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ABSTRACT

The aim of this study is to examine the relational marketing and its impact on the loyalty of the customers. The research model was utilized through using the variable of relational marketing and the ability to identify the needs of the customer as the dependent variable and loyalty of the customer, the quality of service, the quality of relationship and the ability to serve the customer as the independent variables. The method of the current research in terms of purpose is applicable and in terms of the method is descriptive - measured. The statistical society of the research is the customers of Kar Afarin insurance of Omidie Township, and 320 questionnaires have been distributed among them. The data analysis has been accomplished using SPSS 21 and LISREL 8.72 softwares. The results of the study show that there is no meaningful relationship between the relational marketing and the loyalty of customer. Also, relational marketing has a meaningful relationship with the quality of service and the quality of relation. A meaningful relationship has been found between the ability to serve the customer and the loyalty of the customer.

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INTRODUCTION

The satisfaction of customer is the main factor of success in many organizations; and in numerous researches, it has been referred to the relationship of the customer's satisfaction with mouth to mouth relationship, loyalty, repetition of buying and increasing profitability of the organizations [4]. In the service industries which present service that requires communicating and interacting with the customer, the general satisfaction of the customers is based on how they face with the organization and their experiences. Therefore, it is not surprising that the companies spend significant resources in order to measure and manage the customer's satisfaction. The enterprises must research about the factors influencing the customer's satisfaction and achieve their loyalty through providing their satisfaction so as to improve the customer's satisfaction and loyalty [13]. Total awareness of customer and his needs and desires necessitate establishing closed relationships with the customer. Relational marketing is a new approach in banking industry which its major aim is to establish closed and long term relationships in order for totally perceiving and identifying the customer and providing his satisfaction [16].

Due to the increasing competition in global level, relational marketing has been considered as a very appropriate method to establish and keep a long term relationship with the customers; because the presentable service in commercial banks are rather uniformed and it is very difficult for most of the banks to distinguish the service compared to the other competitors. So, many of the world's banks have tended to using the relational marketing approach and implementing its bases. With development of global competitions, establishment and remaining of a long term relationship with the customer is the main concern of the companies [8]. Nowadays, the enterprises with higher performance in the various industries are moving towards keeping the customers and gaining their loyalty; because most of the markets are in their maturity level and the increasing competition and the taxes of attracting new customers has severely increased [12]. Moreover, the researches have indicated that the organizations can increase their profits to 100 percent with saving only 5 percent of their customers [18].

Nowadays, the customer is considered as the most important property of the organizations; such that paying attention to the customer is from the main concerns of the organizations and they try to attract and save the customer and turn him/ her into the fixed and loyal customer [14]. Also, the tax of attracting new customer is

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about 7 to 10 times of the tax of saving the old and current customer [6]. The prediction and presentation of appropriate and desirable service is the necessity of achieving this goal and successful save of the customers which will provide their needs [21]. Berry pays attention to the relational marketing as a strategy for attracting, saving and increasing the relationships with the customers. He defends a number of marketing strategies including a strategy of the main product, customization, pricing the relational marketing and the internal marketing. Gummessumcame to the result that the relational marketing is a strategy where the actions of the managers, communications and the communicative network are the primary subjects [7]. Therefore, in this study, the researcher is intended to answer the question that how the relational marketing influences the loyalty of the customer?

Theoretical bases and research's background:

Relational Marketing:

From the perspective of Porter, relational marketing is a process that the buyer and the presenter establish effective, efficient, moral, passionately and relatively relationships due to it, and this is profitable for the two parties [7]. Relational marketing is saving customers and developing the relationship and making this relationship attractive as more as possible [5].

The researchers have stated various opinions, Theodor Lowit (1983) have expressed that the selling is not only finishing a deal, but you should consider having a good relationship. If we want the relationship to remain successful and the customer to be paid attention to, we must motivate the heart interest of the customers. For the same reason, many of the companies have developed their products and added some additional service to them in order to distinguish themselves from their competitors through these actions. The additional service is valued by the customer. Also, promotion and quality of the service presented to the customer is a substantial element in relational marketing. All of the mentioned factors create and attempt that the customer comes back to the company consequently [17]. Commitment and trust are two main components of the relational marketing which are referred in most of the models. Generally, commitment is the realization of what has been promised. Companies when undertake to each other that keeping of the established relationship is valuable to them [5].

The ability of identifying customer's need and capability of serving the customer:

In many measuring researches about the consuming and organizational buying, they have come to the result that the presentation of appropriate service is prior compared to the price before the people. Presentation of service can be the cause of competitive distinction of the company and defuse the competition of the other companies. Most of the time, if the consumer knows that the service and products are guaranteed by the previous presenter, he will never refer to another presenter just because of a slight cost saving [8]. But the consumer's satisfaction is the rate of the desirability which he obtains because of the various feature of the product. Consumer's satisfaction causes them to be loyal and as a result, increase of the famousness and credit of the company and also it is followed by increase of the future profitability of it. Significant service must be identified by the expectations and desires of the customers. If the service is significant and considerable from the perspective of the presenter, but they cannot satisfy the customers, the mentioned service is not considered significant. The significant service is not always what the presenter imagines; sometimes a customer has to contact the company many times in order to solve the difference of his bill. With the introduction of the above principles, the first hypothesis of the research can be posed as following:

H₁: there is a direct relationship between the ability of identifying the customer's needs and the capability of serving the customer.

Customer's loyalty:

Chakobe & Caenradefine loyalty as a behavioral response (buying) which is accomplished anytime by the decision making unit considering a series of various brands which is a psychological process (decision making and evaluating) [19]. But perhaps it can be said that the most famous and complete definition for loyalty has been presented by Taylor; he defines loyalty as having a deep commitment to buy a product or a preferred service again [9] which this buying action is accomplished regularly and compatibly in the future and it causes the repetition of buying from a determined brand or a set of determined brands, this is while there are some situational effects and the accomplished attempts in order for his substitution or behavioral change in the external environment [19].

Many researchers and marketing consultants believe that there must be an attitude commitment in order to create a real loyalty to a brand. This attitude may be measured by asking from the people about liking a brand, sense of commitment for it and also advising it for the others and the beliefs about that brand or comparing it with the other brands [1]. In other words, it can be indicated that loyalty consists of two parts of attitude and behavioral aspects. Posing the loyalty discussion, and considering the principles related to the capabilities of serving the customers and relational marketing, the following hypotheses can be posed:

H₂: there is a direct relationship between serving the customer and the loyalty of customer.

H3: there is a direct relationship between relational marketing and the loyalty of customer.

Variables influencing the loyalty:

Several variables are involved in the field of creating loyalty in the customers. Generally, three variables can be referred including: the quality of service, trust and customers' satisfaction which also include the other variables and detailed concepts. Regarded to the agreement of the researchers in order to present a definition for the quality of service, the received quality of service is defined as the difference between the expectations and perceptions of the customers from the function of service [2]. This concept itself has various elements and aspects briefly includes tangibility of the service, reliability of the service, responsibility, guarantee, and empathy by the other persons and staffs [15].

Management of communication with customer (quality of communication):

The customer's satisfaction indicates the feeling or attitude of the consumer about the product or service after using it [9]. The customer's satisfaction provides many benefits for the companies. Higher levels of the customer's satisfaction lead to more loyalty of the customer. Finally, saving good customers is more beneficial than continuously attracting a new customer in order to substitute a customer who has left the company. The customer's satisfaction is considered the feeling which was received as a consequence of comparing the features of the product. It is obtained by the needs or demands of the customers and the social expectations about the product [11]. The significant point about the customer's satisfaction is that it depends on the ability and the capability of the organization in supplying the quality which is expected by the customer [3]. So, it can be discussed that:

H4: there is a direct relationship between the quality of the relationship and the customer's loyalty.

H4: there is a direct relationship between the quality of the relationship and the relational marketing.

Quality of Service:

Delivering the high quality service is along with success, especially when there is both severe internal and international competition. This conception has many subjects about perceptual and experimental studies and it has been generally accepted that the quality positively refers to the efficiency of the organization and its competitive situation. Those who deal with the customers in the organization must be sure that the whole organization has focused on their help in order to face the expectations of the customers and to comply them. The attempts indicate and clarify that the quality of the service has been paid attention to in the three recent decades. One special subject which has been paid attention to in the quality of the service is the measurement of them.

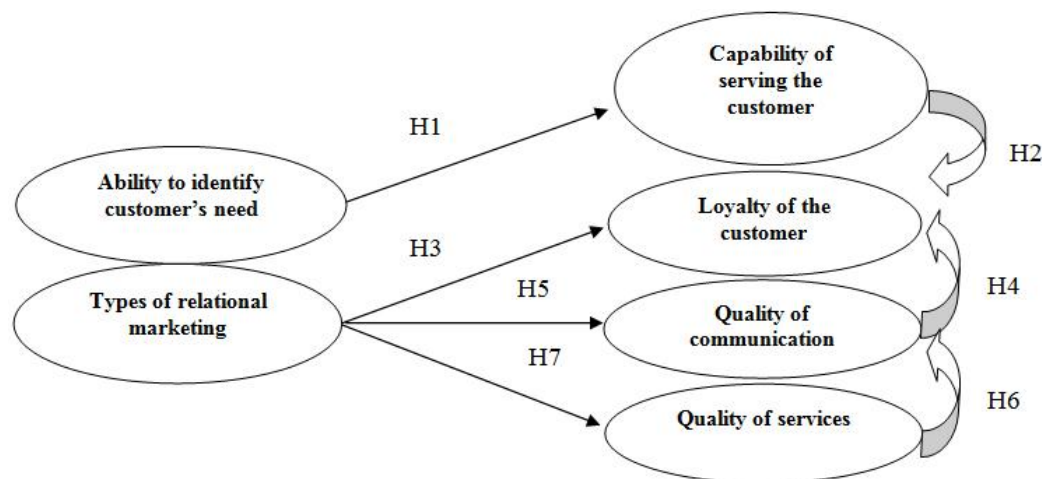


Fig. 1: The conceptual model of the research

The quality of service is a function of the relationship between the main expectations of a customer and his experiment and perception of the service he has received when receiving the product and after that. Unlike the quality of the good, the quality of service is evaluated both based on the process of delivery and presentation of the service and based on the result of the presented service. Each contact of the customer is considered as a moment to create trust and an opportunity to make him satisfied or dissatisfied. Satisfaction of the customer from a service can be defined through comparing his expectations from the service and his perception of the presented service. When the expectations of the customer are compatible with his perceptions of the presented service, then the quality of service has been presented. Considering the principles of the quality of the relation

and the relational marketing and its relationship with the quality of the service, the following hypotheses can be posed:

H6: there is a direct relationship between the quality of service and the quality of relationship.

H7: there is a direct relationship between the relational marketing and quality of service.

The following conceptual model briefly indicates the relationship between the variables of research in the form of hypotheses:

Research methodology:

The method of doing the current research is descriptive- measurement in terms of how to obtain and collect the required information, and it is correlative in terms of the relationship between the variables. Also, the current research is functional in terms of the purpose. The statistical society of this research is the insurant persons of Kar Afarin insurance in Omidie Township; Morgan table has been used in order to obtain sample from this society and the acceptable sample volume has been determined 348 persons.

The librarian method has been used in order to examine the literature of the subject and identification of the variables and the field method and questionnaire tool has been used in order to collect the opinions of the respondents in order for gathering information. The required data for a six month period was collected through distributing questionnaires and in order to examine the variables regarded to the mean level of the measurement scale, the single sample t test has been used; the data has been analyzed through the SPSS 21 software the relationships between the variables and factors have been confirmed through the confirmative factor analysis; and the structural equations modeling technique has been accomplished through LISREL 8.72 software.

Research findings:

Comparison of the research's variables with the mean level of measurement scale:

In table 1 of the single sample t test for comparing the mean seen in the variables of research with the theoretical mean of measurement scale, it has been indicated that due to the meaningfulness level which is smaller than 0.05, the mean of all of the variables is meaningfully different from the theoretical mean; and regarded to the mean of the variables which is larger than 3, therefore, the mean of all of the variables have been meaningfully more than the average level.

Table 1: The single sample t test for the variables of research

variable	Comparison of the observed mean with the constant value				
	Mean	T statistic	Freedom degree	Meaningfulness level	Difference of mean
The ability to identify the customer's need	3.3849	10.096	293	.000	.38486
Capability to serve the customer	3.3376	8.822	293	.000	.33759
Relational marketing	3.2571	7.194	294	.000	.25710
Quality of service	3.4344	13.684	283	.000	.43442
Quality of communication	3.4033	10.100	293	.000	.40325
Loyalty of customer	3.3046	6.837	292	.000	.30455

Main Model:

Before entering the model to the stage of testing hypotheses, it is necessary to ensure about the correctness of the measuring model. In examining each of the models, before confirming the structural relationships we must ensure about appropriateness and fitness of the examining model, in the case that it has the following optimized modes, it is appropriate. In order to do this, the t statistic and the other criteria of appropriateness of model are examined. The amount of freedom degree must be smaller than 3 and as it is smaller, it is better, because this test indicates the difference between the data and the model. As the RMSEA indicator is smaller than 0.08 (closed to zero), the model is more fitting and in the case that the criteria of the model do not indicate an appropriate fitting, the model must be reformed and corrected using the output related to the model reform, and after that using the reformed model the questions and hypotheses can be examined.

Examining the measuring models along with t statistic, standard coefficient and error value in the different factors:

Measurement equations are presented in the number of the observed variables. Each equation includes the path coefficient between the observed variable and the latent variable, the error of measurement of the observed variable along with the meaningfulness test of it based on t statistic and the value of R², that is to say that the determination coefficient or variance portion indicated by the latent variable.

*The ability of identifying the customer's need (AICN):***Table 2:** Examining coefficients and t value for the indicator of ability of identifying the customer's need

Items	Standard Coefficient	T statistic	Determination Coefficient	Error
Q1	0.53	9.17	0.28	0.048
Q2	0.51	8.81	0.26	0.048
Q3	0.63	11.43	0.40	0.059
Q4	0.61	10.95	0.37	0.050
Q5	0.67	12.35	0.45	0.048

*Relational Marketing (RM):***Table 3:** Examining coefficients and t value for the indicator of relational marketing.

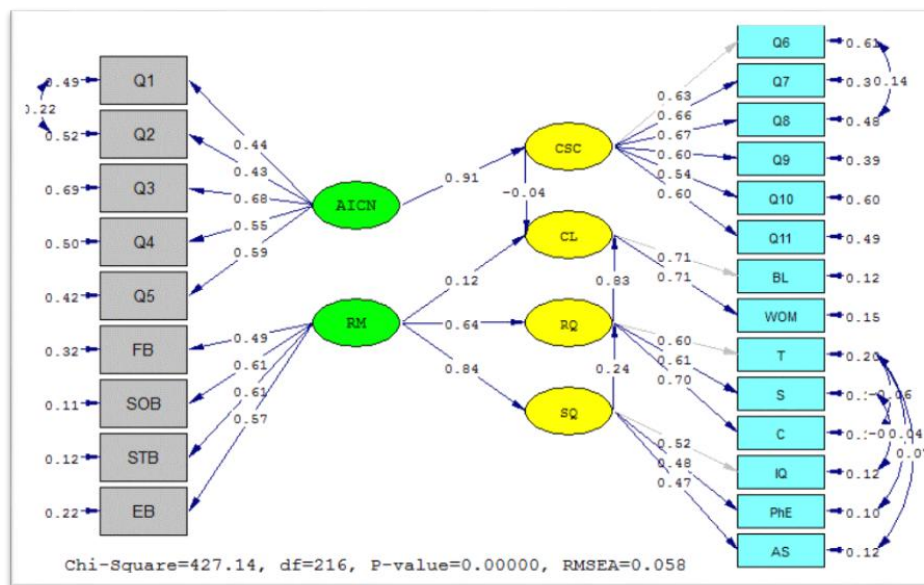
Items	Symbol	Standard Coefficient	T statistic	Determination Coefficient	Error
Financial linkage	FB	0.65	12.25	0.43	0.040
Social linkage	SOB	0.88	18.87	0.78	0.32
Structural linkage	STB	0.87	18.45	0.76	0.33
Economical linkage	EB	0.78	15.49	0.60	0.37

*Capability of serving the customer (CSC):***Table 4:** Examining coefficients and t value for the indicator of the capability of serving the customer.

Items	Standard Coefficient	T statistic	Determination Coefficient	Error
Q6	0.61	-	0.37	-
Q7	0.71	9.52	0.50	0.069
Q8	0.67	10.71	0.46	0.062
Q9	0.67	9.17	0.45	0.065
Q10	0.55	7.90	0.30	0.069
Q11	0/63	8/74	0/39	0/068

*Customer's loyalty (CL):***Table 5:** Examining coefficients and t value for the indicator of the customer's loyalty

Items	Symbol	Standard Coefficient	T statistic	Determination Coefficient	Error
Behavioral loyalty	BL	0.90	-	0.81	-
Verbal loyalty	WOM	0.88	21.46	0.78	0.33

**Fig. 2:** The estimating nonstandard model.*Relation's quality (RQ):***Table 6:** Examining coefficients and t value for the indicator of the quality of relation.

Items	symbol	Standard coefficient	T statistic	Determination Coefficient	Error
Trust	T	0.81	-	0.65	-
Satisfaction	S	0.83	15.68	0.68	0.038
Commitment	C	0.91	16.08	0.83	0.043

Service Quality (SQ):

Table 7: Examining coefficients and t value for the indicator of the quality of service.

Items	symbol	Standard coefficient	T statistic	Determination Coefficient	Error
Mutual quality	IQ	0.83	-	0.70	-
Physical environment	PhE	0.84	16.78	0.71	0.029
Additional service	AS	0.81	15.84	0.65	0.030

All of the variables had t statistics larger than 1.96. Also, the value of their determination coefficient was appropriate; therefore, no item is removed from the model. Then we can continue with all of the items (questions) and examine the model. On the other hand, based on the standard coefficients (factorial loads), the indicator which has the most factorial load has more share in the measurement of the related variable; and the indicator which has smaller coefficients plays a fewer role in measurement of the related structure.

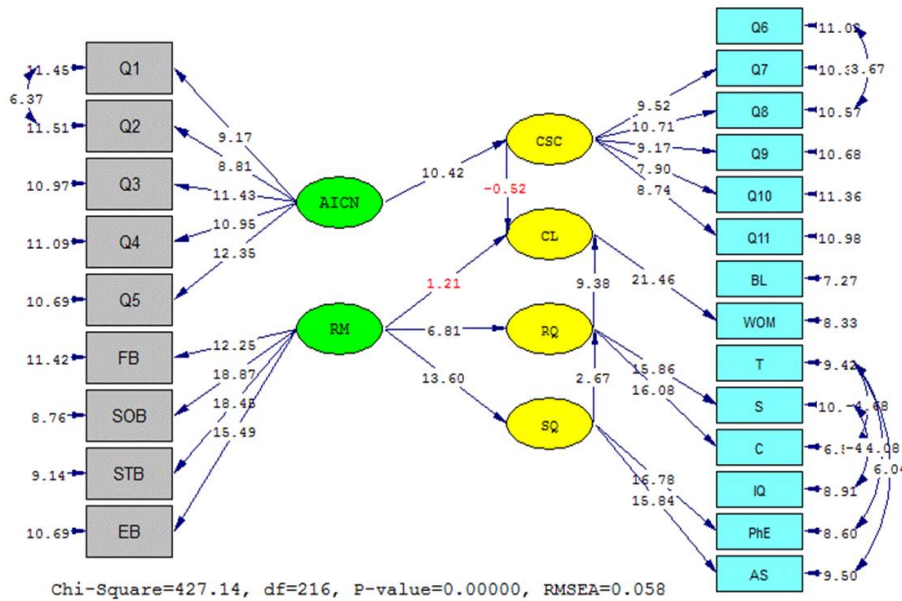


Fig. 3: Model in the mode of meaningfulness numbers (T-value).

The numbers on paths indicate the t- value for each path. If this meaningful value does not exist, it is indicated in red color in the output of software. In this analysis, the value of t statistic for five paths is larger than 1.96, consequently it is meaningful; and for the paths of relational marketing and capability of serving the customer and loyalty of the customer, it is not meaningful.

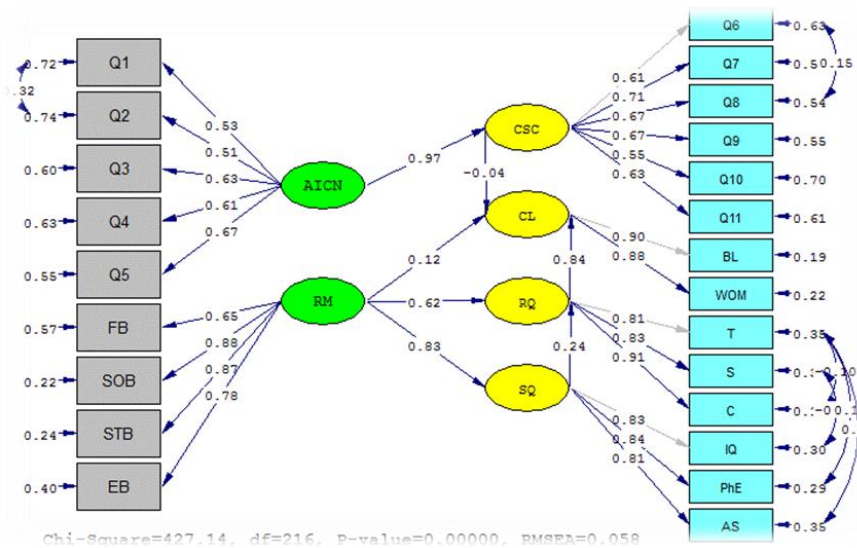


Fig. 4: Model in the standard coefficients mode.

The above figure indicates the general model in the mode of standard estimation. In standard estimation mode, there is possibility to compare the observed variables which indicate the latent variable, and also regarded to the standard coefficients it can be said that the variables of social linkage (0.88), structural linkage (0.87), economical linkage (0.78) and financial linkage (0.65) orderly have the most effect on the structure of customer's loyalty variable. On the other hand, the variable of commitment has more influence in structure of the variable of relation's quality.

Confirming the model:

As it can be seen, in the obtained fitness indicators the value of freedom degree equals to 1.98 and is smaller than 3 which is an appropriate value. Lowness of the value of this indicator shows the few difference between the conceptual model of the research and the data which observed in it. Also, the RMSEA value equals to 0.058 and it is smaller than 0.08. In addition to ..., as the value of RMSEA indicator is smaller, the model has more appropriate fitness, and the indicators of (NFI, NNFI, IFI, CFI) are larger than 0.9 and the indicators of GFI and AGFI are larger than 0.08. Therefore, the model indicates an appropriate fitness and it is confirmed.

Table 8: Examining fitness indicator

Indicators	The reported value
K square	427.14
Freedom degree	216
Square of K to the freedom degree	1.98
RMSEA	0.058
GFI	0.89
AGFI	0.86
NFI	0.97
NNFI	0.98
IFI	0.99
CFI	0.99

Table 9 indicates a summary of the standard coefficients, determination coefficients and t statistic for each of the variables and also the results of testing the hypotheses. Regarded to the table, the estimated determination coefficient for the variable of loyalty of customer equals to 0.85 and this indicates that the variables of capability of serving the customer, relational marketing and quality of relation altogether could explain 85% of the changes of loyalty of the customer. Due to the value of t statistic, it can be said that the variable of quality of relation has meaningful influence on the variable of customer's loyalty and the variables of capability of serving the customer and relational marketing do not have a meaningful influence.

Table 9: Summary of the standard coefficients, determination coefficients, t statistic and the result of the research's hypothesis

paths	standard coefficient	t statistic	Determination coefficient	result
Ability of identifying the customer's need →capability of serving the customer	0.97	10.42	0.93	confirmed
capability of serving the customer → customer's loyalty	-0.04	-0.52	0.85	rejected
Relational marketing → customer's loyalty	0.12	1.21		rejected
Quality of relation →customer's loyalty	0.84	9.38		confirmed
Relational marketing → Quality of relation	0.62	6.81	0.69	confirmed
Quality of relation → Quality of service	0.24	2.67		confirmed
Relational marketing → Quality of service	0.83	13.60		confirmed

Also the determination coefficient for the variable of relation's quality has been estimated 0.69 and this indicates that the variables of relational marketing and service's quality altogether has been able to indicate 69% of the changes of relation's quality. Regarded to the value of the standard coefficient and the t statistic, it can be said that the variable of relational marketing (0.62) has had more influence of the variable of relation's quality compared to the service's quality (0.24). On the other hand, it can be said that 93% of the changes of the capability of serving the customer is indicated by the variable of the ability of identifying the customer's need, and it also shows that 69% of the changes in service's quality is explained by the variable of relational marketing.

Testing the hypotheses of the research:

After examination and confirmation of the main model, the research's hypotheses have been evaluated, and in this section the hypotheses related to each question are tested. Using the value of t statistic and the standard coefficient, the effect of each of the independent variables on the dependent variables is examined based on the model.

If the modulus of t statistic is smaller than 1.96, the zero hypotheses is resulted, and if the value of modulus of the t statistic is larger than 1.96, the zero hypothesis is rejected. In the table 10, the results of the test of hypotheses have presented summarily. For example, in the first hypothesis, due to the value of the modulus of t statistic which equals to 10.42 and is larger than 1.96, the zero hypothesis is rejected. That is to say that, in the certainty level of 95%, the ability of identifying the customer's need meaningfully influences the capability of serving the customer and the value of influence is 0.97 and positive (Direct). That is to say that as the ability of identifying the customer's need increases, the level of capability of serving the customer increases, too.

Table 10: T statistic and the value of the effect of each of the hypotheses

Hypotheses	T statistic	Table value	Conclusion	Value of influence
H1	10.42	96/1	influences	0.97
H2	-0.52	96/1	Does not influence	-0.04
H3	1.21	96/1	Does not influence	0.12
H4	9.38	96/1	influences	0.84
H5	6.81	96/1	influences	0.62
H6	2.67	96/1	influences	0.24
H7	13.60	96/1	influences	0.83

Discussion and Conclusion:

In the first hypothesis it was cleared that the existence of a program for identifying the customer's need can increase the efficiency of the program of capability of serving the customer. Regarded to the result of this hypothesis and proving the positive relationship between the ability to identify the customer's need and the capability of serving the customer, it can be expressed that in terms of the examined sample in the society of the life insurance of Omidie Township, the ability to identify needs of the customer, directly leads to improvement of performance of the plan of the capability of serving the customer. That is to say that the existence of a program for identifying the customer's need, can improve the system of the capability of serving the customer in the statistical society of the research. The second hypothesis has not been confirmed due to the lack of the direct relationship between capability of serving the customer and the customer's loyalty in the examining society; and this indicates that increasing the capability of serving the customer does not lead to the improvement of the system of customer's loyalty. Regarded to the result of this hypothesis and the lack of meaningful relationship between the capability of serving the customer and the customer's loyalty, it can be expressed that in terms of the examining sample in the society of the life insurance in Omidie township, the capability of serving the customer does not directly lead to the improvement of the system of the customer's loyalty. The third hypothesis was not confirmed; and this indicated that increase of relational marketing does not directly cause the improvement of the system of customer's loyalty. Regarded to the result of this hypothesis and the lack of meaningful relationship between the relational marketing and the customer's loyalty, it can be expressed that in terms of the examining sample in the society of the life insurance in Omidie Township, the relational marketing does not directly lead to the improvement of the system of customer's loyalty.

In the fourth hypothesis it was determined that the existence of an appropriate relation's quality plan can cause the increase of program of the customer's loyalty. Regarded to the result of this hypothesis and the confirmation of the existence of a meaningful relationship between the relation's quality and the customer's loyalty, it can be expressed that in terms of the examining sample in the society of the life insurance in Omidie Township, the relation's quality directly leads to the improvement of the system of customer's loyalty. That is to say that the existence of an appropriate relation's quality plan can cause the improvement of program of the customer's loyalty in the research's society.

Also in the fifth hypothesis it has been cleared that the existence of an appropriate relational marketing plan can cause the increase of program of relation's quality. It can be expressed that in terms of the examining sample in the society of the life insurance in Omidie Township, the relational marketing directly leads to the improvement of the system of relation's quality. That is to say that the existence of an appropriate relational marketing plan can cause the improvement of program of the relation's quality in the research's society. Regarded to the result of test of the sixth hypothesis, the existence of an appropriate service's quality plan can cause the increase of the relation's quality plan, that is to say, it can be expressed that in terms of the examining sample in the society of the life insurance in Omidie Township, the service's quality directly leads to the improvement of the plan of the relation's quality. That is to say that the existence of an appropriate service's quality plan can cause the improvement of program of the relation's quality in the research's society. In the final hypothesis, it was cleared that the existence of an appropriate relational marketing plan can cause the increase of the service's quality plan. Therefore, it can be expressed that in terms of the examining sample in the society of the life insurance in Omidie Township, the relational marketing directly leads to the improvement of the plan of the service's quality. That is to say that the existence of an appropriate relational marketing plan can cause the improvement of the service's quality system in the research's society.

In order to create and keep the customers and attracting them as more as possible, companies tend to the relational marketing; and in today's competitive market they need an adjusted and coordinated planning; this need of the companies determines the necessity of forming a management system of relational marketing for them more than every other time; therefore, it is suggested to the companies to plan a management system of the relational marketing fitting the industry which they activate in it and their own ability in order to be successful in this field.

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