

Assessing the Effect of the Relationship Marketing on the Customers' Loyalty in the Public and Private Banks of the Qom Province: A Case Study of Public and Private Banks of the Qom Province

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Abstract- *Competition intensity in market places and perceiving the importance of the customers' retention for organizations has declined them to develop and maintain long-term relations with the costumers. According to marketing scholars, relationship marketing is the best strategy for this purpose. In this article, the relation of relationship marketing factors and the customers' loyalty, factors priority and the difference of these variables in the public and private banks in the province of Qom has been assessed. Statistical society of the present research consists of 110 customers of a private bank and a public bank in the province of Qom. The medium for data gathering was a questionnaire, and in this research, a statistical society average test and Fridman test have been used to analyze the data, correlation test to study the relation between marketing factors and customers' loyalty, and the Two-sample T-Test to study the differences among the variables in the two types of public and private banks. And the results obtained by analyzing the data indicate that there is a positive relation between relationship marketing factors and customers' loyalty. Commitment, trust, communication and conflict handling factors hold the first to fourth priorities in relation to the customers' loyalty. And also among the research variables in the two types of public and private banks, no meaningful difference could be observed.*

Keywords- *Relationship marketing; Trust; Commitment; Communications; Conflict Management; Loyalty*

1. INTRODUCTION

The level of customers' satisfaction determines the firm's success or failure; therefore, the firms are following up customers' retention and their loyalty. Literature show that the cost of new customers attraction due to marketing and advertisement expenses is more than the cost of customers retention, and losing a customer not only is not just losing a selling case, but also it means the loss of the whole flow of purchases which a customer could have in his/her lifecycle(kotler,1999;p.28). In this context only those organizations will have the appropriate opportunities in the competitive fields, which put the main way of their activities on satisfying the customers' desires and needs, as the high levels of satisfaction lead to more loyalty (Lovelock &Right,2003;p.175). Since early in 1980, many firms have tended to create constant interactions with their suppliers and other beneficiaries. Then early in 1983, the relationship marketing term was introduced for the first time (Wong,2004;p.86). Katler states that nowadays firms

should focus on the retention and maintenance of their present customers and also on creation of a lasting and efficient relation with them. In the competitive, complex and active environment in the banking system, the smallest difference in providing services causes big transfers in the industry. Conventional banks, to a large extend are turning into a customer-based banks, according to relationship marketing principles in which customers' loyalty considers as the main purpose. In this active environment it is greatly important to create and establish strategies which lead to foster customer loyalty(Beerli et al.,2004;p.253). We require using modern marketing strategies to achieve competitive advantage in today competitive market place and also to maintain it. Relationship marketing is one of these strategies. Applying this policy along with creating a long-term communication, we can identity and enhance the activities which are important from the customers' point of view, and also we can attract more customers and make them loyal to the organization. Meanwhile, the banking

industry is not excluded from this principle, and it is following up various managing strategies to attract and maintain the customers. Today, in respect of initiation of private banks, bank managers should consider customers' desires and needs to prevent from the trends of the customers towards competitors. As the relationship marketing has a long-term policy and its main objective is to provide values for the customers in long-term. So one of the ways for customers' maintenance in a long-term period in banks is to apply relationship marketing. Thus in this context the present research addresses the retention of relationship marketing and customers' loyalty in the public and private banks in the province of Qom.

2. SUBJECT LITERATURE

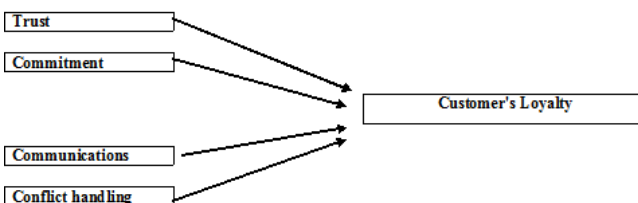
The USA marketing society defines the relationship marketing as follows "Relationship Marketing is a kind of marketing with an intellectual aim to develop and manage the long-term and reliable communications with customers, suppliers and other existing factors in marketing environment." First, relationship marketing concept was used formally by Beerli et al. in 2004, within the fields of services and he has referred to it as a strategy to attract, maintain and improve the customers' communications. Relationship marketing is the customers' retention, and improvement of communications with customers and attracting it more and more(Fontroot&Heiman.2004). Generally, there are many definitions of relationship marketing. But the definitions which are provided by the relationship marketing scholars and are used more in relationship marketing literatures were the two following definitions: a-Generally, relationship marketing is to identify, create, maintain and enhance the relations in an efficient context, with customers and parties to whom the firm has interactions, so that the objectives of all groups are met through a mutual contact. b-Relationship marketing is to consider the marketing process as a network of interactions and communications(Taghdiri&Saber,p.32). Katler has referred to relationship marketing as the concept of building, retention and improvement of relations with customers(Katler.1999). Gronroos has introduced 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 mutual profit so that the objectives of the parties involved are met.(Gronroos.1994;p.15). Relationship marketing is the understanding and managing the relations with customers and suppliers(Shel et al.2006).Different authors have considered various underpinnings for the relationship marketing. Trust is one of the most important underpinnings of relationship marketing. Dwyer et al defined the trust as the belief that partner's word or promise is reliable(Dwyer,Schurr and Oh,1987). Morgon and Hunt also believe that establishing the trust in a relation requires a level of confidence to the truth of the

promises of a partner by every other partner. They also have viewed the reason of emphasizing the trust as a variable of relationship marketing, its necessity in establishing relationship contracts(Morgon and Hunt,1994;pp.20-38). The second underpinning introduced for relationship marketing is commitment. Dwyer et al defined the commitment as an explicit or implicit obligation to enduring relationship between the parties of contract. Morgon and Hunt also defined the commitment as enduring desire of business partners to maintain valued relationships, and they believe that commitment will establish when one of the parties has believed the importance of the relation and applied his/her maximum effort to maintain and improve the relationship. Commitment as a desire to develop the constant relations has been defined as an interest to maintain the relations and as a belief in relations constancy. Communications, especially timely communications by solving the conflicts root lead to foster trust, and adjust expectations and intelligences. Communication plays a constant and explicit role in building and informing the cooperation and trust between the parties (Anderson&Naroos1990).The fourth underpinning of relationship marketing is conflict handling. Conflict has been described as a level of disagreement between the parties of contract that can be either implicit or explicit. Increasing the conflict in a relation causes to decrease the trust and trend to build and maintain and a long-term relation. However, conflict handling has been defined as the handling of the whole level of disagreement in formal communications. The ability of service organization to handle the conflict for retention of customers is a vital factor. Also, it should be considered that the overall suppression of the conflict leads to loss of the trust of a relation and the parties will be separated before they have been committed to a long-term and enduring relation(Dwyer and Schurr,1987;p.19).A research with the title of the effect of relationship marketing underpinnings on customers' loyalty has been applied by Bahram Ranjbaran and Mojtaba Barari in 2008 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. A research under the title of "Relationship Marketing, A policy to improve the customers' satisfaction' has been applied by Bahram Ranjbaran and Mojtaba Barari in 2009 in Isfahan. With the respect of the importance of the policy of the relationship marketing for today organizations, this article has

addressed the association of relationship marketing underpinnings such as trust, commitment, conflict handling and competency with the customers' satisfaction from the bank's services. The article was a descriptive study that has been conducted by the correlation approach from the type of multi-variable regression and its statistical society consists of 160 customers of Saman Bank in Isfahan. The instrument of gathering data in this research is questionnaire and the data have been analyzed through the regression approach. The results of this research have shown that the competence (0.253), communications (0.204), trust (0.136) and conflict handling (0.095), respectively, are associated with customers' satisfaction from the services of the Saman Bank, however the commitment hadn't a meaningful relation with their satisfaction. The present research in terms of application objective and data gathering is a descriptive-correlative research. The statistical society of this research includes 110 customers of a private and a public bank in the province of Qom. The medium for data gathering was a questionnaire, and in this research a statistical society average test and Fridman test have been used to analyze the data, correlation test to study the relation between marketing factors and customers' loyalty, and the two-sample T-test to study the differences among the variables in the two type of public and private banks. And the results obtained from the data analysis indicated that there is a positive association among the relationship marketing factors with the customers' loyalty. Trust, commitment, communications and conflicts handling factors have the first to fourth priorities in the correlation with the customer loyalty. And also a meaningful difference has been observed among the research variables in the two public and private banks.

3. IMPLICIT MODEL OF THE RESEARCH

Ndubisi model, which is shown in the following figure, has been used in this research. As shown in the figure 1, this model includes four independent variables of Trust, commitment, communications, conflict handling and the dependent loyalty variable. The customers of the public and private banks have been surveyed about these 4 variables and were asked to say their opinion about the priority of each variable and the questionnaire has been provided by these four variables and their relation with customers' loyalty.



Ndubisi; 2007

3.1 RESEARCH QUESTIONS

1. How is the association and priority of trust factor in relationship marketing with customers' loyalty?
2. How is the association and priority of commitment factor in relationship marketing with customers' loyalty?
3. How is the association and priority of communications factor in relationship marketing with customers' loyalty?
4. How is the association and priority of conflict management factor in relationship marketing with customers' loyalty?
5. How is the difference of these variables between the two private and public banks?

3.2 STATISTICAL SOCIETY, SAMPLE AND SAMPLING APPROACH

The statistical society of this research is all the customers of the private and public banks in the province of Qom. By using the cluster-available sampling approach among the private bank, Qavamin bank and among the public banks, Melli Bank of Iran have been adopted as the sample and questionnaires have been distributed among at least 3 branches of these banks, in the city and were collected. All the basis of sampling formula, 110 questionnaires have been distributed in every public and private banks and were collected.

3.3 RESEARCH INSTRUMENT

In this research, the data gathering instrument is questionnaire. This questionnaire includes two general groups of questions:

General Questions: in general questions it has been tried to gather the general and sociological information about the participants.

Specialized Question: this part of the questionnaire consist of 22 questions that 4 of them are about trust, 5 questions about commitment, 4 about communications, 5 questions about conflict handling and finally 4 questions are about the customers' loyalty. The scale of measuring the items was the 5-score measure of Likert spectrum.

3.4 ASSESSMENT OF THE STABILITY AND VALIDITY OF QUESTIONNAIRE:

In this research, the standard Ndubisi questionnaire has been used that included 22 questions. Fifth and sixth questions of this standard questionnaire have been changed by the discretion of the supervisor. The content validity approach has been used to determine the validity of the above questionnaire. Content validity guarantees that all the dimensions and factors which can reflex our involved concepts exist in that measure (Danaiei fard et al, 2002; P.313). On this basis the questionnaire was developed and reviewed using the opinions of the experts. Also, evaluate the stability of questionnaire, some questionnaire have been distributed among the bank customers and by the means of SPSS software its Cronbach's alpha was measured and the value of 0.811 was obtained. As the obtained Cronbach's alpha for the questionnaire was more than 0.7, the stability of questionnaires has been

confirmed. More than 70% of the experts were on a consensus about the questions of the questionnaire. On this basis the validity of the questionnaire was confirmed.

3.5 THE USED STATISTICAL TESTS & DATA ANALYSIS APPROACH

- 1- Descriptive statistics: in descriptive statistics, the frequency and frequency rate were used to describe the sample.
- 2- Inferential statistics: in inferential statistics, the following test have been used:
 - Statistical society average test to study the importance rate of every factors which have been recognized by the customers.
 - Friedman test has been used to rank the factors.
 - Correlation test to establish the relation between relationship marketing factors and customers' loyalty.
 - Two sample t-test to study the differences among the variables in public and private banks.

4. ANALYSIS OF DATA

The correlation spearman test was used to study the relation between the marketing and the customer's loyalty factors in the public and private banks. As the meaningful number between variables and customers' loyalty is less than 0.05, so it can be said that there is a relation between the variables and customers' loyalty, and since the r-value is positive, this relation is a positive relation which means, the more the trust, commitment, communications and conflict handling grow up in the banks, the more loyal are the customers to the bank. These issues are referred to in table 1. In terms of the obtained results of spearman correlation coefficient test which have been shown in table 2, it can be said that there is a relation between the trust variable and customers' loyalty, and as r-value is positive (0.164), this relation is a positive one, that is whatsoever the trust factor increases in banks, the customers' loyalty will increase. By the results obtained from the Friedman test, the trust factor with the average rank of (2.35) among other factors of relationship marketing has the second priority. According to the results obtained from the Spearman correlation coefficient exam, it can be said that there is a relationship between the two variables of commitment and customers' loyalty, and since the r-value is positive (0.151), this relation is a positive one, which means the higher the commitment, the higher the customers' loyalty. According to the results obtained from the Friedman test, the component of commitment with an average rank of (3.17), enjoys from the highest ranking among other components of the relationship marketing. According to the results obtained from the Spearman correlation coefficient exam, it can be said that there is a relationship between the two variables of communications and customers' loyalty, and since the r-value is positive (0.294), this relation is a positive one, which means the higher the communication, the higher the customers' loyalty. According to the results obtained from the

Friedman test, the component of commitment with an average rank of (2.28), enjoys from the third ranking among other components of the relationship marketing. According to the results obtained from the Spearman correlation coefficient exam, it can be said that there is a relationship between the two variables of conflict handling and customers' loyalty, and since the r-value is positive (0.224), this relation is a positive one, which means the higher the conflict handling, the higher the customers' loyalty. According to the results obtained from the Friedman test, the component of conflict handling with an average rank of (2.21), enjoys from the lowest ranking among other components of the relationship marketing. By the results obtained from the statistical society average test, it can be essentially concluded that the factors of the relationship marketing in the public and private banks are in an appropriate situation. The two-sample t-test was used to assess the difference among the variables in the two public and private banks. As it is shown in table 3 that the meaningful number of the test, the meaningful number of test for all variables of the research has been considered as greater than the meaningful level of 0.05, therefore, it can be said that no meaningful differences was observed among the research variables in the public and private banks, and the rate of these variables are relatively equal in two banks.

5. CONCLUSION AND SUGGESTIONS

The results of the research indicate that the commitment, trust, communications and conflict handling have respectively been associated with customers' loyalty in the public and private banks. Regarding the function of the public and private banks in these four variables, it can be said that, relatively the best function of the bank has been in the field of commitment; however it was in the average level in trust, communication and conflict handling. Also it can be said that the meaningful difference hasn't been observed among the variables of the research in the public and private banks and the amount of these variables in these two banks are relatively equal. Bahram Ranjbaran and Mojtaba Barari also in their own research had used these four variables as the factors of relationship marketing among Isfahan Banks, and they were concluded that, in the public banks all these variables and in the private banks, except the communication variable, have had an important and meaningful effect of loyalty that relatively correlates with the results of this research. Ndubisi, also in his research has used these four variables as the factors of relationship marketing among the banks of Malaysia, and threw this conclusion that these four variables have had a significant a meaningful influence on the loyalty which completely conforms to the results of this research in the public banks. The priority of the effect of these variables was as follows: trust, communication, commitment, conflict handling. A notable point in Ndubisi research is that the conflict handling has had the least effect on loyalty, while in the studied banks, especially the private

banks, conflict handling had a significant effect on the customer's loyalty. Now, by identifying the priority of the variables associated with the customers loyalty in both public and private banks and their functions in each of these variables, it can be said that in both public and private banks, the most important and effective variable on the customers' loyalty is the factor of commitment and executing their promises toward their customers and the best function has been assigned to this variable. So by the importance of variable acted appropriately, however to increase the loyalty they should focus more on this variable. The private and the public banks in the field of trust by the priority are in the second rank, so, banks should apply more effort in this field to enhance the customers' loyalty. The next variables were communications and conflict handling that the bank function was average about them. So they need attention to increase the customers' loyalty. In the public and private banks the most important factor related to the customers' loyalty among the studied variables was the commitment factor and the most focus of banks should be on this variable. In this field the private bank was more successful than the public bank. Two other variables, trust and commitment relatively have the same importance. In the field of trust, the public banks were relatively more successful than the private banks. Thus the private banks should have had more effort for creating trust among the customers. In the field of communications, both private and public banks have acted the same. In the field of the conflict handling, the public and private banks have had a weaker function than other factors, and in this field, the private bank was more successful than the public ones. According to the obtained results, we can claim that the program of making the customers loyal in the public and private banks can be, up to a large extend, the same, because the desires and expectations of the customers toward each of these banks, up to a large extend, are the same. The companies are applying the strategies, by which they maintain their present customers, and by the data analysis and using the appropriate technology seek to obtain the timely information about their customers, to attract their satisfaction and loyalty by the constant and long-term communications with customers. Relationship marketing is one of such strategies that today the successful companies are utilizing it to achieve their purposes, and the desirable use of them is known as the constant competitive advantage in today business world, while focus on the attraction of new customers was the most essential policy of the organizations, but today the strategic and business policies are focused on retention and improvement of the customers' loyalty and increasing their trust to the organization. Mainly the constant customers develop their purchases and, as mentioned before, the selling cost, to such customers is very lower than the new or potential customers, and the constant customers continuously suggest the organizations to others. It seems that in today business world, the focusing on and applying the principles of the relationship marketing can have a

main portion in retention and maintenance of the present customers, and as a result in the efficiency of the organization, and it can be regarded as a constant competitive advantage for the organization. Due to the significant advantages of the relationship marketing, the companies are moving towards the selection of the relationship contracts rather than individual contracts. The key factor of the difference between the relationship and individual contracts is the factor of time. Individual contracts are short-term, but in contrast, the relationship contracts have been formed to long-term situations, and even they have been continued in the form of post-selling services. These contracts as increase in the competitive ability of the companies have been preferred to the individual and short-term contracts. As a result, the recognition of the relationship marketing and its extension of the dimensions, is an essential factor to maintain the market and increase the competitive ability of the companies. Therefore, an important issue which the managers should consider in the public and private banks is that the managers should have more focus on the factors which provide a proper service. The managers of the banks should move towards making the more tangible of the intangible factors for the customer. The attraction of the more efficient manpower and the wide advertisement to create a more powerful picture and brand are the other actions which the managers may consider. Eventually, it should be added that, although this research has selected one bank among each of the public and private banks as the sample, and maybe it is not possible to organize the results of this research totally to all the private and state banks, the useful results of this research cannot be neglected for the public and private banks to plan for making the customers loyal from the customers' point of view. It is notable that the result of the present research cannot be organized to other organizations and companies, and they are specifically for the banks. As the time of the activities was different in the public and private banks the comparison of them may regard limitations for the results of this research. The customers' loyalty can be different by the type of the market industry and culture. So this point can be a limitation to generalize the results of this research to other markets and industries. Finally, it is suggested that more public and private banks to be investigated in the researches especially considering the extent and time of activity to increase the generalizability of the accurate results.

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APPENDIX

Table 1

Factor	Corelation coefficient	Meaningful level	conclusion	Relation orientation
Trust	0.164	0.017		positive relation
Commitment	0.151	0.029		positive relation
communication	0.294	0.000		positive relation
Conflict handing	0.224	0.001		positive relation

Table 2

Independent variable	dependent variable	Corelation coefficient	Average rank	priority
Trust	Loyalty	0.164	2.35	second
Commitment	Loyalty	0.151	3.17	First
communication	Loyalty	0.294	2.28	Three
Conflict handing	Loyalty	0.224	2.21	Four

Table 3

Components		Leven's test for the equality of the variances		t-test for the equality of the averages					
		F	sig	t	Freedom level	sig	Average difference	95 % of confidence limit for the variance	
								Lower Limit	Upper limit
Trust	given that the variances are equal	5.094	0.025	-0.613	209	0.541	-0.046	-0.196	0.103
	given that the variances are not			-0.611	199,976	0.542	-0.046	-0.197	0.103

	equal								
Commitment	given that the variances are equal	1.385	0.241	1.634	209	0.104	0.117	-0.024	0.259
	given that the variances are not equal			1.636	207.591	0.103	0.117	-0.024	0.259
Communications	given that the variances are equal	5.121	0.025	0.285	209	0.776	0.239	-0.141	0.189
	given that the variances are not equal			0.285	201.745	0.776	0.239	-0.142	0.190
Conflict handling	given that the variances are equal	1.628	0.203	1.712	209	0.088	0.125	-0.019	0.270
	given that the variances are not equal			1.710	205.916	0.089	0.125	-0.019	0.270
Customers' loyalty	given that the variances are equal	0.088	0.767	-0.878	209	0.381	-0.062	-0.201	0.077
	given that the variances are not equal			-0.879	208.878	0.381	0.062	-0.201	0.077