

**Influence of Relationship Marketing on Customer Satisfaction and Relationship Quality: The Case Study**Aysel ERCİŞ<sup>1</sup> and Reza Rasouli<sup>2</sup><sup>1</sup> Professor of Management, Faculty of Economics and Administrative Sciences, Department of Production Management and Marketing, University of Ataturk, Erzurum, Turkey.<sup>2</sup> Ph.D Student of Marketing Management, Faculty of Economics and Administrative Sciences, Department of Production Management and Marketing, University of Ataturk, Erzurum, Turkey.

**Abstract:** Having understood the importance of customer satisfaction and relationship quality, organizations gradually distanced from the traditional marketing toward relationship marketing. Given the importance of this new approach for today's organizations, this paper investigates the relationship the foundations of relationship marketing, including Trust, communications, commitment, competence and conflict handling have with customer satisfaction with and relationship quality to bank services. The present paper is a descriptive study of co relational nature which draws on multivariate regression. It includes statistical population of 384 customers of Urmia's commercial banks. The collection tool is questionnaire and the data are analyzed using regression method.

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**Introduction**

Customer satisfaction is the most important success factor in many organizations. Numerous studies have referred to the relationship between customer satisfaction and factors like verbal communication, loyalty and increasing the profitability of organizations (Fernandez and Prado, 2007). In service industry, where offering services entails establishing relationship and interacting with the customer, the overall customer satisfaction is shaped on the basis of the way the customer faces the organization. Not surprisingly, firms must allocate considerable resources to measuring and managing customer satisfaction. In order to improve customer satisfaction and relationship quality, economic agencies must conduct research on factors influencing customer satisfaction, through which they can achieve customer loyalty (Law et al., 2004). Full awareness of the customer, of his needs and demands entails establishing close relationship with him. Relationship marketing is a new approach in banking industry, whose main objective is to establish close, long-term relationship with the customer in order to know the customer and satisfy his needs more effectively (Ndubisi and Wah, 2005). In view of the ever-increasing competition among banks on global level, relationship marketing is considered a very appropriate method for developing long-term relationship with the customers because the services on offer in various commercial banks are relatively similar and it is difficult to see differences with the services of competitors. A large number of world banks, therefore, has made use of and implemented the principles of relationship marketing approach (So

and Speece, 2000). With the advent of private banks along with the state banks, an intense competition has begun in Urmia's banking industry. Thus, there must be an attempt at keeping the customers and establishing long-term relationship with them. That is because of the fact that unfriendly relationship with customer leads to losing one's position and removal from competition. Given the role of relationship marketing in this particular context, this paper addresses the links between foundations of relationship marketing and Customer Satisfaction in Urmia's commercial banks. Since Berry (1983) introduced the concept of relationship marketing, many scholars and researchers (e.g. Gronroos, 1990, 1994; Gordon et al. 2008; Palmatier, et al. 2009) have theorized and empirically tested the underlying principles of relationship marketing theory. Building a profitable and sustainable long term relationship with customers (De Wulf et al. 2001), increasing customers retention, developing and maintaining trust and commitment between sellers and customers (Gaur & Xu, 2009), achieving more customers satisfaction and high customers loyalty (Gaurav, 2008), and cost reduction due to the better understanding of customers needs (Ndubisi, 2004) are central to the relationship marketing theory. The application of relationship marketing theory has even extended into financial services, due to the deregulation policy (Yavas & Yasin, 2001), the removal of restrictions between banks, building societies and insurance companies (Speed and Smith, 1992), and the vast expansion in the adoption and use of information technologies (Bergeron et al, 2008). In the context of the service sector, relationship marketing has been defined as

attracting, maintaining and enhancing customer relationships (Berry, 1983). Webster (1992) noted that the phenomenon described by this concept is strongly supported by on-going trends in modern business. Ndubisi (2004) reported that more and more firms are capitalizing on strong firm-customer relationship to gain invaluable information on how best to serve customers and keep them from defecting to competing brands. Hence, customer relationship building creates mutual rewards (Rapp and Collins, 1990) which benefit both the firm and the customer. By building relationship with customers, an organization can also gain quality sources of marketing intelligence for better planning of marketing strategy. It is important, therefore, to empirically examine the actual impact of the underpinnings of relationship marketing of customer Satisfaction. Such understanding will assist in better management of firm-customer relationship and in achieving higher level of loyalty among customers. The research study reported here investigates the impact of five underpinnings of relationship marketing – trust, commitment, communication, conflict handling and competence – on Customer Satisfaction and relationship Quality in Urmia. However, Palmer (1997) has cautioned that: “Relationship marketing means different things in different cultures and marketers should be as wary of prescribing universal solutions for exchange bases as they are of developing universal product and promotion for all markets.” Marketing is no longer just about developing selling and delivering products. It is more increasingly concerned with the development and maintenance of mutually satisfying long term relationship with customers (Buttler, 1996). RM is based on the premise that it makes economic sense to satisfy and retain customers as the strength and duration of the relationship is directly proportional to resultant profitability. This contemporary interest in maintaining customers is reforming marketing with an emphasis on the creation of value and building of relationships. This new marketing refocusing has been explored in consumer service marketing (Morgan and Hunt, 1994).

#### **Literature Review**

Literature on relationship marketing evolved in the 1980s from the transactional marketing of the 1960s and 1970s and also migrated from organizational behavior and industrial marketing where interdependence between firms was the foundation of successful business operations. Notwithstanding the existence of a large and growing body of literature on the subject, there continues to be ambiguity about the nature of marketing relationships in enhancing business performance. Today, there is a growing body of literature trumpeting a paradigm shift to relationship marketing. Recent research has

highlighted the importance of developing relationships for effective marketing with customers (Morgan and Hunt 1994). According to Berry (1995), relationship marketing is about transforming indifferent customers into loyal ones. The new focus has been driven by competitive pressures within the business environment. It is today recognized as a concept which basically emphasizes on customer needs and wants. Thus, the real focus of organizations is to create and sustain mutually beneficial relationships especially with carefully selected customers. However, most scholars have argued that relationship marketing will not automatically lead to stronger customer relationships but rather, customers will exhibit different levels of relationship closeness and strength with the organization (Berry, 1995; Liljander and Strandvik, 1995). Thus, in order to be able to attract and maintain customers, organizations must put in place relationship marketing strategies that enhance customers’ perceived benefits of engaging in a relationship. One of the basic tenets of relationship marketing is customer orientation which is based on the premise that this orientation increases customers’ long-term satisfaction. Peppers and Rogers (1993) argued that success of an organization depends on relationship marketing and further adds that it can cost between six to nine times more to acquire new customers than to retain current ones. To Morgan and Hunt (1994) relationship marketing refers to all marketing activities directed toward establishing, developing and maintaining successful relational exchanges. Several studies have empirically demonstrated a positive association between relationship marketing strategies and business performance (Naidu *et al.* 1999). According to Walsh *et al.* (2004), relationship marketing involves much less than managing the marketing mix dimensions of a product, price, place and promotion. That is, to the researcher, it is much more important to manage the interactive dimensions of people, processes and physical evidence for organizations to survive in this highly competitive environment. Zeithaml *et al.* (2006) further suggested that the purpose of relationship marketing is to enhance customer service, improve customer satisfaction and ensure customer retention. In addition, Jobber and Fahy (2006) reported that relationship marketing is the process of creating, developing and enhancing relationship with customers and other stakeholders. It may also refer to the development, growth, maintenance of long-term, cost-effective exchange relationship with individual customers, suppliers, employees, and other partner for mutual benefit. Kotler and Armstrong (2010) concurred with this and stated that, it is a process of enhancing strong value-laden relationships with customers and other stakeholders.

## Relationship Marketing

The concept of relationship marketing receives increasing attention from academics and practitioners (Ndubisi, 2007) and has played a lead role in the marketing subject (Andersen, 2002). Furthermore, Kotler and Keller (2009) indicated that relationship marketing was mainly to match the customers' needs and the service promise, so that the customer loyalty would increase. The term **Relationship Marketing** was introduced by Berry (1983). Extant RM typologies focus on the (Berry, 1983):

1. Types of customer bonds formed (Berry, 1995; Berry & Parasuraman, 1991)
2. Types of customer benefits offered (Gwinner et al., 1998)
3. Functions served or problems solved by relationships (Hakansson & Snehota, 2000)
4. Relationship "content area" supported in the exchange (Morgan, 2000).

Each typology includes both financial/economic and social categories; most capture structural efforts directly or indirectly by tapping interdependencies or switching costs. Researchers theorize that diverse RM programs may build different types of relational bonds (Berry, 1995; Hakansson & Snehota, 2000), but RM typically has been studied in an aggregate sense. A key goal of relationship marketing theory is the identification of key drivers that influence important outcomes for the firm and a better understanding of the causal relations between these drivers and outcomes. In the marketing literature, several different approaches have been used to identify these variables and to learn about their impact on relational outcomes. Most of the existing approaches focus on a single predictor variable (e.g., customer satisfaction) and investigate its connection with relational outcomes, rather than developing multivariate models and theories. However, a review of the existing work on the determinants of relationship marketing outcomes reveals some promising conceptual models that might explain a significant amount of the success (or failure) of relationships between service providers and their customers. Two of the most promising conceptual approaches are:

- a) The relational benefits approach (e.g., Bendapudi and Berry 1997; Gwinner et al., 1998; Reynolds and Beatty 1999a) and
- b) The relationship quality approach (e.g., Crosby 1991; Crosby and Stephens 1987; Dorsch et al., 1998; Smith 1998).

Today, building and maintaining relationships with consumers has become a typical business activity (Paul et al., 2009). Retention and profitability rewards make RM particularly appealing to service firms (Krasnikov et al., 2009; Palmatier et al., 2006; Verhoef, 2003). Consumer relationships are today

regarded as a resource (Musalem and Joshi, 2009) with genuine consumer-to business relationships characterized by the consumer's voluntary involvement and the facilitation of mutual value. Armstrong and Kotler (2009) considered relationship marketing as a kind of index for customer satisfaction, and they believed that the maintenance of excellent relationship marketing between the enterprise and customers would be beneficial in increasing customer satisfaction. Two popular multivariate approaches for understanding relationship marketing outcomes are the relational benefits approach and the relationship quality model. The relational benefits approach is founded on the assumption that for a long-term relationship to exist, both the service provider and the customer must benefit from the relationship. Several different customer relationship motives have been identified, and their fulfilment is conceived as the basis for relationship continuity and stability. In the relationship quality model, a basic assumption is that the customer's evaluation of the relationship is central to his or her decision to continue or to leave the relationship with a service provider. Most conceptualizations of relationship quality build on Morgan and Hunt's (1994) commitment trust theory by including customer satisfaction as a key concept.

### Customer Satisfaction

Customer satisfaction is defined as a customer's overall evaluation of the performance of an offering to date (Johnson and Fornell 1991). This overall satisfaction has a strong positive effect on customer loyalty intentions across a wide range of product and service categories, including telecommunications services (Fornell 1992; Fornell et al. 1996). As an overall evaluation that is built up over time, satisfaction typically mediates the effects of product quality, service quality, and price or payment equity on loyalty (Bolton and Lemon 1999; Fornell et al. 1996). It also contains a significant affective component, which is created through repeated product or service usage (Oliver, 1999). In a service context, overall satisfaction is similar to overall evaluations of service quality. Compared with more episode-based or transaction-specific measures of performance, overall evaluations are more likely to influence the customer behaviors that help a firm, such as positive word of mouth and repurchase. Historically, satisfaction has been used to explain loyalty as behavioral intentions. However, Verhoef (2003) argues that longitudinal data that combine survey measures with subsequent behavior should be used to establish a causal relationship between perceptions and behavior. For example, Bolton (1998) finds a positive effect of overall customer satisfaction on the duration of the relationship for cellular phone customers, and Bolton and Lemon (1999) show a positive effect of overall

satisfaction on customer usage of telecommunications subscription services. In a Large-scale study of automotive customers, Mittal and Kamakura (2001) show a strong, albeit nonlinear, effect of customer satisfaction on repurchase behavior, such that the functional form relating satisfaction to repurchase is

marginally increasing. They also find large differences in the satisfaction–retention relationship across customer characteristics. On the basis of these studies, we expect customer satisfaction to have a significant influence on customer retention that varies across customers.

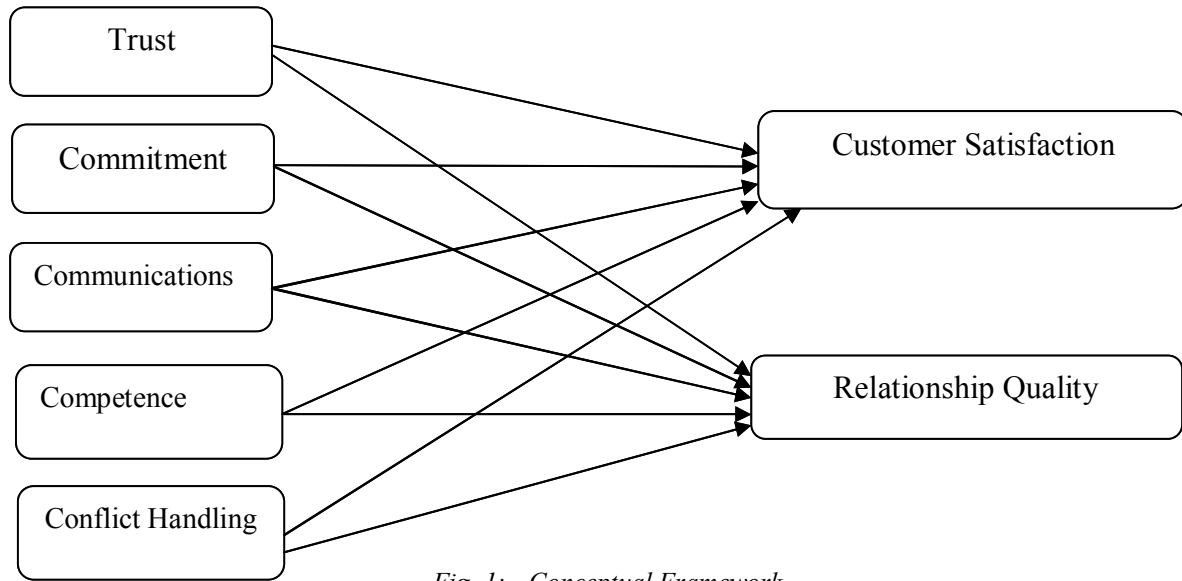


Fig. 1: Conceptual Framework

### Methodology

This research was undertaken in Urmia sub-province in order to examine relationship marketing and customer satisfaction in banks. A questionnaire was distributed among the customers of various banks, asking for their ideas regarding the various dimensions of relationship quality and satisfaction with the bank. As it was mentioned, data collection method was questionnaire. The sample included 450 customers of various banks, out of which only 425 questionnaires were used in the analysis (which was due to incompleteness of the remaining 25 questionnaires). The questionnaire included 33 questions, out of which 23 were to measure the various aspects of relationship marketing. The remaining items were for measuring relationship quality and customer satisfaction. The questions were taken from Ndubisi and Wah (2005). These authors divide the dimensions of relationship marketing into five categories which are trust, competence, commitment, relationship and conflict handling. Factor analysis was used to examine measuring scale of each question. The results of factor analysis show that the selected dimensions were supported. At the second stage, multivariate regression was used to examine the effect of marketing dimensions on the quality of relationship and customer satisfaction. The results indicate that relationship marketing has a

significant effect on both variables (that is, relationship quality and customer satisfaction). The results show that relationship marketing has a significant effect on both variables. The present paper is a descriptive research of co relational nature which draws on multivariate regression. Similar to Ndubisi and Wah (2005) model, the variables of Trust, commitment, communications, competence and conflict handling are the main variables of relationship marketing which are dealt with in this research. In view of the objectives explained in the introduction above, these hypotheses were formulated:

1. Trust-building by banks effects on customer satisfaction and relationship quality.
2. Banks' commitment effects on customer satisfaction and relationship quality.
3. The quality of banks' communications effects on customer satisfaction and relationship quality.
4. The Banks Competence effects on customer satisfaction and relationship quality.
5. Conflict handling effects on customer satisfaction and relationship quality.

The statistical population of this study is the customers of Urmia banks. A preliminary study was conducted to determine the sample volume and thirty questionnaires were distributed. Given the variance

of the preliminary sample on 95 percent of Trust and 5 percent of error, the number of samples needed was

estimated at 384. The way of calculating this number is as follows:

$$\frac{Nt^2pq}{Nd^2+t^2pq} = \frac{400000 \times (1.96)^2 \times 0.5 \times 0.5}{400000 \times (0.05)^2 + (1.96)^2 \times 0.5 \times 0.5} \cong 384 \quad (1)$$

*Table 1: The Operationalized model of independent variables*

Concept	Dimensions and Elements	Indexes
<b>Relationship Marketing</b>	Trust	<ul style="list-style-type: none"> <li>• My bank is very concerned with security for my Transactions</li> <li>• My bank's words and promises are reliable</li> <li>• My bank is consistent in providing quality services</li> <li>• Employees of the bank shows respect to customer</li> <li>• My bank fulfill its obligations to customers</li> <li>• I have Trust in my bank's services</li> </ul>
	Commitment	<ul style="list-style-type: none"> <li>• My bank offers personalized services to meet customer needs</li> <li>• My bank is flexible when its services are changed</li> <li>• My bank is flexible in serving my needs</li> </ul>
	Communications	<ul style="list-style-type: none"> <li>• My bank provides timely and trustworthy information</li> <li>• My bank provides information if there are new banking Services</li> <li>• My bank fulfils its promises</li> <li>• Information provided by my bank is accurate</li> <li>• My bank provides information when there is a problem with my transaction</li> </ul>
	Competence	<ul style="list-style-type: none"> <li>• My bank has knowledge about banking services</li> <li>• My bank has knowledge about the market trend</li> <li>• My bank provides me with advice on how I should invest my money</li> <li>• My bank helps me to plan my investments</li> <li>• My bank provides effective sales promotions</li> <li>• My bank makes adjustments to suit my needs</li> </ul>
	Conflict handling	<ul style="list-style-type: none"> <li>• My bank tries to avoid potential conflicts</li> <li>• My bank tries to solve manifest conflicts before they create problems</li> <li>• My bank has the ability to openly discuss solutions when problems arise</li> </ul>

*Table 2: The Operationalized Model of Dependent Variables*

Concept	Indexes
<b>Satisfaction</b>	<ul style="list-style-type: none"> <li>• I am completely happy with my bank</li> <li>• I am very pleased with what the bank does for me</li> <li>• My experiences with the bank have always been good</li> <li>• Overall, I am very satisfied with my bank</li> <li>• If I had to do it all over again, I would still choose to use the bank</li> </ul>
<b>Relationship Quality</b>	<ul style="list-style-type: none"> <li>• My bank shows high professionalism in its services</li> <li>• My relationship with the bank fulfils my expectations</li> <li>• My relationships with the bank meet my goal</li> <li>• My relationship with the bank is desirable</li> <li>• I have a good relationship with my bank</li> </ul>

**Results**

At first, the personal details of respondents are presented in Table 3. The individuals are categorized

according to their personal details like age, sex and job.

*Table 3: Personal Details of Respondents*

The Personal Details	Description	Number	Percentage
Age	Under 20	32	7.52
	20-29	119	28
	30-39	97	22.82
	40-49	90	21.17
	50-59	50	11.76
	Above 60	37	8.70
Sex	Male	228	53.65
	Female	197	46.35
Job	Civil servant	94	22.1
	University student	178	41.9
	Self-employed	127	29.9
	Other	26	6.1
Monthly income	Under 5000000 RLS*	148	34.82
	Between 5000000 RLS and 10000000RLS	135	31.76
	Between 10000000 RLS and 20000000 RLS	105	24.71
	Above 20000000 RLS	37	8.71
Education	Junior high school	56	13.14
	High school	84	19.77
	Undergraduate	169	39.77
	Postgraduate	116	27.30

\*Rials

As is seen, 228 respondents were male and 197 female. The majority of the respondents aged between 20 and 39 which make up 51 percent of them. 178 respondents were university students—that is the majority of the sample. That is why most of the participants have an income less than 5000000 Rials. Most of the respondents were undergraduates. As was mentioned above, after examining the personal details of respondents, factor analysis was run to determine the factors and dimensions of the questions and also to check the reliability of the questionnaire. Three cases were assessed in the questionnaire. In the first case, relationship marketing and its dimensions was the subject of the questions, which contained 23 questions. In the second case, relationship quality was assessed which was followed by customer satisfaction. Each one of these subjects included 5 questions. As is seen in Table 3, the questions

concerning relationship marketing includes 5 factors which confirm the results of recent studies. The factors in this study were trust, competence, commitment, communication and conflict handling. The value of KMO static in factor analysis test was 0.791, which indicate the acceptable value. Bartlett's test is also significant here. The total value of the explained variance by this factor is 58.34 percent. Table 4 shows the factor analysis test of the dependent variables (that is relationship quality and customer satisfaction). The KMO value and Bartlett's test were on an acceptable level and proved appropriate for the remaining of the test. In this test, the value of KMO was 0.851. Bartlett's test was significant at 0.000. The value of explained variance is 60.12 percent. The table shows the factor loading of each variable.

*Table 4: Relationship Marketing*

Variable	Factor Loading	Explained Variance
<b>Factor 1</b>	7.09	25.15
1	0.65	
2	0.60	
3	0.68	
4	0.78	
5	0.83	

6	0.70	
<b>Factor 2</b>	5.41	15.05
7	0.75	
8	0.80	
9	0.69	
10	0.71	
11	0.64	
12	0.70	
<b>Factor 3</b>	4.28	8.68
13	0.68	
14	0.65	
15	0.58	
<b>Factor 4</b>	2.59	5.19
16	0.60	
17	0.75	
18	0.54	
19	0.58	
20	0.51	
<b>Factor 5</b>	1.25	4.27
21	0.80	
22	0.62	
23	0.74	
<b>Dependent Variables</b>		
<b>Variable</b>	<b>Factor Loading</b>	<b>Explained Variance</b>
<b>Factor 1: Relationship Quality</b>	8.75	48.1
1	0.73	
2	0.89	
3	0.85	
4	0.69	
5	0.55	
<b>Factor 2: Satisfaction</b>	5.10	12.02
1	0.59	
2	0.64	
3	0.79	
4	0.84	
5	0.76	

### Regression

Now, after determining the dimensions of variable by factor analysis, the effect of independent variables on the dependent variables is examined using multiple regression tests. The independent variables include trust, competence, commitment, communication and conflict handling. The dependent variables are relationship quality and customer satisfaction. In this stage, we first examined the effect of independent variables on relationship quality. Afterwards, the effect of independent variables on customer satisfaction was examined. Table 5

summarizes the results of regression test for the dependent and independent variables. The value of  $R^2$  for the relationship quality variable was 0.45 and *Durbin-Watson statistic* ranges between 1.5 and 2.5. ANOVA test for relationship quality variable is significant at 0.5. As regards satisfaction variable, the value of  $R^2$  is 0.38 and *Durbin-Watson statistic* between 1.5 and 2.5. ANOVA test is significant here as well. Thus, these statistics indicate that the results of regression can be interpreted. The results are summarized in the table below.

Table 5: The Results of Regression Test

Independent Variable	Dependent Variable		p-value	
	Satisfaction	Relationship Quality	Satisfaction	Relationship Quality
Trust	0.531	0.630	0.001	0.027
Competence	0.025	0.215	0.043	0.35
Commitment	0.017	0.081	0.027	0.37
Communication	0.316	0.356	0.008	0.017
Conflict handling	0.680	0.570	0.010	0.015

P<0.05

### Conclusions

In view of the importance attached to meeting customers' needs, today's organizations have become interested in developing long-term relationships with their customers. As opposed to the traditional marketing, relationship marketing seeks to develop such a supportive, long-term relationship. Examining the literature on relationship marketing, this paper considered five variables of Commitment, Trust, Communications, Competence and Conflict handling as the foundations of relationship marketing and studied the relationship that holds between these variables and bank customer satisfaction in Urmia. Given the results table, it is obvious that all variables are significant at 0.5. These variables, therefore, are inserted into the regression equation. It can be noticed that in relationship quality, the most significant effect among the five variables belongs to conflict handling and trust ranks second. In customer satisfaction, the most significant effect belongs to trust, and conflict handling is second in terms of effect.

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