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### CUSTOMER RELATIONSHIP MARKETING: ITS IMPACT ON CUSTOMER LOYALTY

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#### ABSTRACT

Globalization and highly competitive banking context play an increasingly important role in increasing customer loyalty. Moreover, they banking marketers have to amend all challenges to achieve a marketable service. Cultivating loyal customers might be a key driver of organizations which can lead the way for organizations' long-term financial performance such as increased sales and customer share, lower costs, and higher prices. Based on the importance of customers loyalty in banking industry, the purpose of this study is to examine the impact of customer relationship marketing on customer loyalty in banking industry in Jordan. Additionally, this study is to explore the impact of service quality on trust and satisfaction in banking industry in Jordan. The strategy of inquiry is quantitative study using survey approach. The population of the current study is selected from bank customers in Jordan. It is found that all elements of CRM has positive association with customer loyalty. The finding indicates a positive relationship between trust and service quality and the correlation coefficient between these two variables is significant. Also, the finding indicates a positive relationship between satisfaction and service quality and the correlation coefficient between these two variables is significant.

**Keywords:-** Customer relationship marketing, Bank customer, Customer loyalty, Service quality; Relationship quality.

#### 1. INTRODUCTION

Currently, the type of customer relationship marketing (CRM) has been researched as a crucial topic for both practitioners and researchers. The organizations have recognized that customers have different value of economics to the company, and subsequently they adapt their customer communications strategy and offerings accordingly. Thus, organizations are, in essence, moving away from product or brand-centric marketing toward a customer-centric approach (Reinartz et al., 2004). A managerial strategy is one of the most important strategy to meet organizational needs through the use of information technology applications in order to build up term customer relationships and satisfy customer needs and wants (Hung et al., 2010). CRM is the main part of business strategy that combines functions, external networks, and internal processes to improve the opportunity for targeted customers and profits (Wu et al., 2012).

The concept of CRM is based on all marketing activities directed toward building customer loyalty and maintaining successful relationship exchanges (Mishra & Liy, 2008). Harker (1999) reviewed of 26 definitions of CRM and suggested the following definition: "An organization engaged in proactively creating, developing, and maintaining committed, interactive, and profitable exchanges with selected customers (partners) over time is engaged in relationship marketing" (Sin et al., 2005). CRM can be defined as a firm's effort to build up, identify and manage cooperative and collaborative relationships with main customers established via communication, relationship commitment and trust. In other words, Gronroos, (1995) defines CRM as the process to get and keep customers. In terms of customer loyalty, Oliver (1999) defined it as a customer highly deep commitment to keep on purchasing a product or service frequently in the future despite there are situational influence and marketing efforts, which have been potential to obtain switching behavior. Bitner (1990) described loyalty as a process. At the end of the process, satisfaction has effects to perceived quality, which could cause loyalty and intention to certain behavior. It becomes important to describe the customer loyalty that drive organizations' long-term financial performance. The study of Eisingerich & Bell (2007) provided further support that customer loyalty emerges as the direct determinant of repurchase intention and most dominant. Globalization of banking service market and the appearance of new leading parties are both the result of technological developments and the loosening of administrative and monetary interventions. This led to stronger competition and the risk of reducing market shares for each banking institution. Therefore, for the duration of competitive and global



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banking era, the customers of each bank constitute one of the most important assets that a banking institution should preserve and continuously expand. Thus, it is essential for the banks to satisfy their customers' needs and wants (Mylonakis, 2009).

Theory of relationship marketing proposed the successful relationship marketing is based on some factors of cooperative and collaborative relationships that characterize successful relational exchanges. A number of researchers cited certain aspects that shape the relationship marketing success, which are the trust, commitment, communication, service quality, bonding, and customer perception (Alrubaiee, 2010). In addition, these factors having considered as important components of relationship marketing and help the organization to understand customers' needs and wants and serve their customers better than their competitors (Eisingerich and Bell, 2006). However, none of the reviewed studies combined these dimensions (trust, commitment, communication, service quality, bonding, and customer perception) in one single research. Customer loyalty considered as the main challenges faced by most of the Chief Executive Officers (CEO) across the world (Ball, 2004). Few research studies aim to identify these factors and examine the relationship between trust, satisfaction, and service quality. Therefore, this study aimed to identify factors that influence customer loyalty and examine the relationship between trust, satisfaction, and service quality.

### 2. LITERATURE REVIEW

The purpose of this study is to examine the impact of customer relationship marketing on customer loyalty in banking industry in Jordan. Additionally, this study is to explore the impact of service quality on trust and satisfaction in banking industry in Jordan. However, the next section will discuss the factors contributing to the customer loyalty identified from the literatures. Seven factors identified from the literature are trust, commitment, communication, service quality, Satisfaction, bonding and customer perception that shape the relationship marketing success.

#### 2.1 Trust

Previous studies identified trust is one of the most important factors in the field of relationship marketing research (Garbarino & Johnson 1999, Helfert & Gemünden 1998). Andaleeb, (1992) defined trust as belief, attitude or expectation of a party that its needs will be fulfilled in the future by actions undertaken by the other party (Anderson and Weitz, 1989). In summarizing the conceptual approaches of other researchers, trust consists of two essential elements, trust in the partner's benevolence and trust in the partner's honesty. Firstly, there is the belief that the relationship partner will show benevolence in his or her actions which affect the relationship in question directly or indirectly (Geyskens and Steenkamp, 1995). Secondly, honesty is the belief that one's partner stands by its word. Mishra (2008) argued that the trust to have four dimensions, these are the reliability, openness, competence, and concern. Therefore, this study defines trust as the customer's belief in the supplier's benevolence and honesty to act in the best interest of the relationship in question.

#### 2.2 Bonding

According to Callaghan et al., (1995) bonding is known as the dimension of business relationship that results in two parties (customer and supplier or buyer and seller) acting in a unified manner toward a desired goal (Callaghan et al., 1995). As a result, bonding is divided into two categories, social bond and structural bond. These two categories are the most widely discussed bond (Wilson, 1995). The social bond reaches a large number of dimensions such as social interaction, closeness, and the friendship and performance satisfaction. The dimension of bonding as it applies to relationship marketing consists of developing and enhancing customer loyalty, which results directly in feelings of affection, a sense of belonging to the relationship, and indirectly in a sense of belonging to the organization (Sin et al., 2005). Yim et al., (2008) argued that stronger personal bonds among customer and supplier are typically based on a greater commitment to build a relationship. Therefore, in the empirical research defines bonding as a relationship marketing dimension that impacts on customer loyalty in the Jordanian banking industry.



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## 2.3 Communications

Beside trust and bonding, communication is another important factor which has been identified in the literature that contributes to successful relationship marketing (Morgan et al., 2006). Anderson and Narus (1990) divided communication into two groups, formal and informal that sharing of timely information and meaningful between organizations. In fact, the communication increases the level of trust among customers as emphasized by Anderson and Weitz, (1992); Morgan et al., (2006). In general, communication helps build trust by providing partners with a mechanism that can be used to resolve disputes. Mohr et al. (1996) described Communication as comprises a combination of relationship developing communication attributes, including influence activities, communication frequency, formality and bi-directionality. On the other hand, collaborative communication can create volitional compliance between partners and consequently enhance relationship marketing performance (Mohr et al., 1996; Farrelly & Quester, 2003).

## 2.4 Commitment

Relationship commitment is also an important factor which has been identified in the literature that contributes to successful relationship marketing (Moorman, Zaltman, and Deshpandé, 1992). Researchers such as Anderson and Narus, (1998) stated that commitment is at the core of all successful working relationships and that it is an essential ingredient in successful long-term relationships, including supplier-buyer relationships. The concept of commitment is a major characteristic of relationship marketing models as suggested in the relationship marketing literature (Scanzoni, 1979). Commitment refers to an implicit or explicit pledge of the continuity of a relationship between exchange partners (Dwyer et al. 1987). As Scanzoni (1979) stated that commitment is the most advanced phase of partners' interdependence". The mutual commitment among partners in business relationships produces, providing significant benefits for companies (Wetzls et al., 1998; Farrelly & Quester, 2003). Commitment has also served as the dependent variable to study several relationship marketing models including those describing channel behavior and buyer-seller relationships (Kumar et al., 1995). Commitment is a good indicator to maintain a long-term relationship with a supplier and is thought to represent the peak in relational bonding (Dwyer et al., 1987; Morgan et al., 2006; Shamdasani and Sheth, 1995). Commitment is an important factor in the virtual relationship marketing because it not only signals enduring stability at the conceptual level, but also serves is a reliable surrogate measure of long-term relationships at the operational and empirical level (Farrelly & Quester, 2003).

## 2.5 Customer perception

It is need to understand the degree of the positively or negatively impact of customer perception on marketing activities, because customer perception is a cornerstone of relationship marketing. In this study, customers' perception was measured with three variables, namely expert image, convenience image and promotional image (Izquierdo et al., 2005). Expert image refers to the perception of good reputation in the market, workers' skills and the quality of the service. Convenience image which consists of the proximity to the customer, rapid answer to the customers' needs and being respectful and polite to the customers. Promotional image refers to the perception of a firm that performs activities such as advertising, promotion and price reduction (Izquierdo et al., 2005). Image is considered to have the ability to influence customers' perception of the goods and services offered. Therefore, image is also an important factor that impact on customers' loyalty and customers' minds through the combined effects of advertising, public relations, physical image, word-of-mouth, and their actual experiences with the goods and services. Thus, a customer's experience with the products and services is considered to be the most important factor that influences his/her mind in regard to image. Nejad *et al.* (2014) found image to be an important factors, and to maintain a relatively high score rating among loyal customers.

## 2.6 Service Quality

It is important to understand how perceptions of their performance on service quality dimensions influence levels of customer satisfaction. In the literature review, numerous studies indicate that customer satisfaction has a positive effect on such desirable outcomes as profitability, retailer sales performance, loyalty, retention and

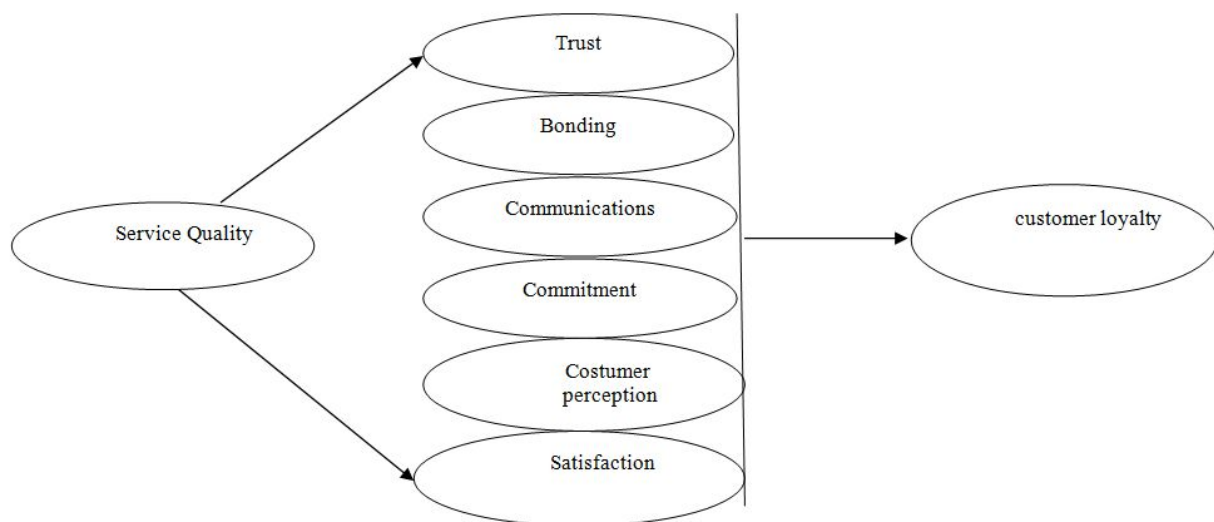


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repeat purchase (Szymanski & Henard 2001; Anderson & Sullivan 1993; Anderson et al., 1994). Customer expectations are created based on the beliefs about a service that serve as standards against which service performance is judged (Ronald, 2006); which customer thinks a service provider should offer, rather than on what might be on offer (Parasuram et al., 1988). Service quality was defined by Oliver, (1999), as the difference between customer's expectation and the perception of service quality. However, service quality definition in this study as the whole service quality perceived by customers after using the service. On the other hands, Service quality found in the literature review is an important factor that affects the customer satisfaction and trust. It also becomes important to identify the service quality that drives customer satisfaction and trust. Past studies that contacted on service quality among banking and hospitals were found to be significantly associated with relationship quality, which includes satisfaction and trust (Hsieh, & Hiang 2004). The increase in customer's perceptions of service quality will influence aspects of relationship quality such as satisfaction and trust (Caceres & Papparoidamis 2007).

### 2.7 Satisfaction

According to Palmatier et al., (2006) Relationship satisfaction refers to customer's affective or emotional state tendency towards relationship marketing. In other words, Oliver, (1999) conceptualized satisfaction as a consumer's evaluative judgment associated with the pleasurable level of consumption-related fulfillment. Relationship satisfaction reflects exclusively the customer's satisfaction with the relationship and differs from the customer's satisfaction with the overall. Nevertheless, customer satisfaction plays an important role in the success of organizations. This is because a customer satisfaction increases the customer loyalty and provide a better understanding into organizations profitability. Additionally, it's very important to study the relationship between customer satisfaction and service quality due to receive a lot of attention. A focal point of discussion is the causal ordering between service quality and satisfaction. Wetzels et al., (1998) found empirical support that service quality is the logical predecessor to consumer satisfaction (Wetzels et al., 1998).



*Figure 1: Generic Framework for Customer Relationship marketing: Its Impact on Customer Loyalty*



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### 3. RESEARCH METHODOLOGY

The main goal of this study is to examine the factors that influence customer loyalty among banking and financial institutions in Jordan. In addition, This study is to provide knowledge for the bank marketing philosophy of a relationship marketing that based on customer loyalty from the customer point of view. However, The strategy of inquiry is quantitative study using survey approach. The population of the current study is selected from bank customers in Jordan. A sampling frame is a list of population elements from which a sample can be drawn. Random sampling approach was adopted to identify the respondents. A total of 415 questionnaires were distributed. Only 193 usable questionnaires were returned giving response rate 46.50%.

In this study, the majority of the respondents were male as they represented 73.7 percent of the sample. The rest were female with a percentage 26.3. In terms of marital status, the majority of the respondents were married representing 73.1 percent of the sample. The rest were single representing 26.9 percent of the sample. Slightly less than a half (46.0 percent) earned an income of less than 500JD. While, 29.9 percent of respondents earned an income of between 501-700 JD, this is followed by 13.4 percent who earned an income between 701-1000 JD. Only 10.7 percent of the respondents earned an income above 1000 JD. slightly less than a half of the respondents (48.7 percent) had obtained a university degree with 29.9 percent held diploma degree and 21.5 held a postgraduate degree.

#### 3.1 Data analysis

Data analysis was used the Statistical Package (SPSS version 18) in order to test the relationship marketing customer loyalty and examine the relationship between customer satisfaction, trust and service quality. Two categories of data analysis are used, namely correlations and multiple regressions were used to provide answers to the research questions.

#### 3.2 Scale and Measurement

In this study, Research instrument comprises of eight sections, namely trust, bonding, communications, commitment, perception customer, satisfaction, service quality, and customer loyalty. Using a 5 point Likert-scale ranging from 1="Strongly Disagree" to 5="Strongly Agree" for the 41 items of the eight dimensions of the scale. Each of all variable should be measured reliably with a multi-item scale.

All dimensions of the relationship marketing were operationalised with 41 items adapted from Cater and Zabkar, 2008; Mylonakis, 2009; Nilson, 1998; Gaurav, 2008; Yim et al., 2008; Palmatier et al., 2007; Ashur, 2006; Palmatier et al., 2006; Arnett and Badrinarayanan, 2005; Jones and Taylor, 2007. According to Dillman (2000) the research instrument needs to be fine-tuned with a series of tests before it can be sent out to respondents. Churchill (1995) also states that data collection should never begin without an adequate pre-test of the questionnaire. The rationale for this pre-testing stage is to ensure the research instrument is clear and comprehensible for the study sample (Hoinville & Jowell, 1985). Marketing academics and bank managers and bank customer in Jordan were selected to pre-test the questionnaire. From this pre-testing, some useful feedbacks and slight changes in wording were obtained to fit the banking services context.

#### 3.3 Measure reliability

Reliability is the extent to which the measurement is free of errors or without biases. The reliability test was conducted in order to determine the validity and consistency for each scale in independents and dependent variables. Reliability test is the most widely used statistics to determine the reliability of the measurement (Leedy & Ormrod, 2001; Sekaran, 2003). A reliability test was conducted on all dimensions of the relationship marketing. The Cronbach alpha coefficient less than 0.70 is considered to be poor, those in the range of 0.70 to be acceptable, while those more than 0.80 considered as good and a coefficient of 0.90 and above to be excellent (Nunnally & Bernstein, 1994; Sekaran, 2003). For research purposes, the reliability test ranged from .79 to .93 are generally considered sufficient. With regard to individual subscales, the reliability coefficient of all the eight



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dimensions: trust (93), bonding (79), communications (87), commitment (83), perception costumer (90), satisfaction (86), service quality (92) and customer loyalty (89).

### 4. FINDINGS

The first research objective is tested by using regression analysis, while the second research objective using the bivariate correlation analysis as in Table 1 & 2.

**Table 1. Regression Analysis For CRM Elements On Customer Loyalty**

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Std. Error of the Estimate
1	0.623	0.388	0.384	0.43

CRM Elements	B	Significant
Trust	.431	0.000
Bonding	.128	0.000
Communications	.420	0.000
Commitment	.839	0.000
Perception costumer	.063	0.000
Satisfaction	.069	0.000

As can be seen from the Table 1, it is found that all elements of CRM has positive association with customer loyalty (R=0.623). The result of the adjusted R square indicates 0.384, that mean the elements contribute 38.4 to dependent variables as well as the regression model achieve a high degree of fit. Six predictor variables, namely trust, bonding, communications, commitment, perception costumer and satisfaction were explained a significant percentage of variance in customer loyalty. The standardized coefficient values for trust is  $\beta = .431$  which is significant at  $p < 0.000$ . Hence, research hypothesis is supported. The standardized coefficient values for bonding is  $\beta = .128$  which is significant at  $p < 0.000$ . Hence, research hypothesis is supported. The standardized coefficient values for communications is  $\beta = .420$  which is significant at  $p < 0.000$ . Hence, research hypothesis is supported. The standardized coefficient values for commitment is  $\beta = .839$  which is significant at  $p < 0.000$ . Hence, research hypothesis is supported. The standardized coefficient values for perception costumer is  $\beta = .063$  which is significant at  $p < 0.000$ . Hence, research hypothesis is supported. The standardized coefficient values for satisfaction is  $\beta = .069$  which is significant at  $p < 0.000$ . Hence, research hypothesis is supported. The finding of this study was unexpected, because previous studies had indicated a positive effect of these elements on customer loyalty (e. g. Cater & Zabcar, 2008; Verhoef, 2003; Priluck, 2003; Alrubaiee & Nazer, 2010).

**Table 2. Relationship between satisfaction, trust and service quality**



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Elements	Pearson Correlation	Sig (2-tailed)
Trust	0.356**	0.000
Satisfaction	0.295**	0.000

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 2 indicates a positive relationship between trust and service quality and the correlation coefficient between these two variables is 0.356. As was expected, trust was found to be a significant association with service quality at the zero-order level. In addition, Table 2 indicates a positive relationship between satisfaction and service quality and the correlation coefficient between these two variables is 0.295. As was expected, satisfaction was found to be a significant association with service quality at the zero-order level. The finding of this study was unexpected, because previous studies had indicated a positive relationship between satisfaction, trust and service quality (e.g. Munusamy et al., 2010; Nejad et al., 2014).

### 5. DISCUSSION AND CONCLUSION

The statistical populations of the current study is selected from bank. The data was collected using the questionnaire survey and analyzed the data by using SPSS. To determine validity of the questionnaire, it is based on a review of the literature and experts. Reliability of the items has been calculated through cronbach alpha and the questionnaire in this study has reliability. it is found that all elements of CRM has positive association with customer loyalty. The finding indicates a positive relationship between trust and service quality and the correlation coefficient between these two variables is significant. Also, the finding indicates a positive relationship between satisfaction and service quality and the correlation coefficient between these two variables is significant. The outcome of the findings confirm with previous studies (Coulter, 2002; Brown & Gulycz, 2002; Hanley, 2008).

Numerous factors of management related to banking service providers that can be used to offer better service delivery process and to establish constant relationships with their customers. Relationship marketing is one of vital strategic concerns for managers of Banking institutions for establishing and maintaining long-term relationships with their clients such as:

- (a) Conserving a great relationship with the customers keeping the bank in a competitive location and creating loyal customers by managing each dimension of relationship marketing in the context with the Jordanian bank customers.
- (b) Mutual relationship is an important strategic issue for bank managers for establishing and maintaining continuing relationships with their customers, therefore bank managers need to improve their attitudes and internal processes.
- (c) The five scopes of the relationship marketing scale may serve training needs for bank staff to develop applicable training programs that can help to improve their understanding of the activities involved in developing mutual relationship marketing.

Also, this study provides some additional suggestions and directions for future research in the context of Jordanian banking services. Thus, further research should focus on the effect of relationship marketing on business employees performance as multidimensional construct, investigate the consequences of the dimensions of relationship marketing and examine the effect of commitment as multi-attribute measure, which embraces affective, calculative and normative commitment.



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### 6. ACKNOWLEDGMENT

The authors wish to acknowledge Irbid National University, for the support given during the duration of conducting this research and completing this report. Special thanks also to Dr Abdalh Alzoubi for assisting in the editing and formatting work of this paper.

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