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The role of relationship marketing orientation on perceived customer loyalty

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ABSTRACT

This study investigated the impact of relationship marketing orientation on customer loyalty among undergraduate students focusing on students in Ajayi crowther university Oyo, University of Ibadan and the Polytechnic, Ibadan. The study aimed at determining whether bonding, trust and communication jointly and independently predicted customer loyalty. The study also ascertained the significant difference between communication and perceived customer loyalty and it also examined the significant relationship between bonding and perceived customer loyalty. Four hypotheses were formulated and tested using regression analyses, T-test, and Pearson correlation. The finding showed that the independent variables (bonding, trust, communication, satisfaction and commitment) jointly predicted perceived customer loyalty. The result also showed that there was a significant difference between bonding and perceived customer loyalty, It was also established that there was a significant relationship between trust and perceived customer loyalty. The study also indicated that there was a significant relationship between commitment and perceived customer loyalty. Based on the findings, it was recommended that there is a need for organizations especially banks to have a good relationship with their customers so as to sustain competitive advantage. In addition, that organizations should take cognizance of their organizational structure to attract and retain qualified customers that can contribute positively to bank performance. That training and development that are directed at building enduring customer relationship should be periodically given to all employees.

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Introduction

The banking sector is becoming increasingly competitive around the world. This is particularly true in the area of small-medium business banking. Further, the core and actual product being offered to business customers could be considered reasonably homogenous. Consequently, there is an increased need for banks to differentiate themselves from competitors at the augmented product level. One way that this might be achieved is to develop longer-term relationships with their key customers (Heffernan et al, 2008). In the increasingly competitive global financial world, relationship marketing has been advocated as an excellent way for banks to establish a unique long-term relationship with their customers. Thus, recognition of the importance of relationship marketing has grown in recent years (Man so and Speece, 2000). Relationship marketing is recommended as a strategy to overcome service intangibility and is appropriate for credence services, that is, services that are difficult for customers to evaluate even after purchase and use (Crosby and Stephen, 1987; Gilaninia et al, 2011). Being dependent on repeat business from customers, most firms have necessarily been committed to sustaining customer loyalty and cultivating enduring relationships with customers (Gable et al., 2008; Vesel and Zabkar, 2010). Therefore marketers and managers are trying to obtain valuable information from the customer's needs to develop long –term relationship with them to make their customer s loyal (Gilaninia et al, 2011). Relationship marketing strategy, apart from its ability to help understand customers' needs, can also lead to customer loyalty and cost reduction (Ndubisi, 2004). In fact the popularity of relationship marketing is fed by the fact that building relationships is beneficial for both customers and the enterprise.

Organizations seek benefit in order to develop a relationship with their customers, so that they will be able to create a competitive advantage. It is also the same for the customers, who seek a benefit to start relationship and create a competitive advantage. It is also the same for the customers, who seek a benefit to start relationship and respond with their loyalty (Rashid, 2003). So, the long-term relationship between a bank and its customers bring numerous financial benefits to both bank and customer which have a real economic value (Bae et al., 2002; Ashton and Pressey, 2004). Relationship marketing focuses on how to develop, maintain and enhance customer's relationships over the customer life cycle rather than on attracting new customers (Zineldin & Philipson, 2007).Research has shown that the cost of serving one loyal customer is five to six times less than the cost of attracting and serving one new customer (Rosenberg and Czepiel, 1983; Ndubisi, 2003; Ndubisi and Wah, 2005; Gilaninia et al, 2011). Reichheld (1993) reported that a 5 percent increase in customer retention typically grew the company's profit by 60 percent by the fifth year. Also long-term relationships between banks and their customers allow for the systematic monitoring of borrowers for credit assessment, enforcing contract compliance and as a conduit to gather information for profitability, distribution and pricing

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which leads to greater satisfaction, repurchase, and positive word of mouth (Ashton and Pressey, 2004).

Moreover if a bank builds and maintains good relationships with customers it cannot be easily replaced by the competitors and therefore provides for a sustained competitive advantage. Therefore relationship marketing is about the mutually beneficial relationship that can be established between customers and the bank (Gilbert and Choi, 2003) Since customer relationship building creates mutual rewards (Ndubisi, 2006, 2007) and both the firm and the customer benefit, it is important, therefore, to empirically examine the actual impact of the underpinnings of relationship marketing on customer loyalty. Therefore this study was planned to examine the impact of relationship marketing underpinnings (namely trust, commitment, communication, bonding, satisfaction) on customer loyalty in the banking industry. Such understanding will assist in better management of firm-customer relationship and in achieving higher level of loyalty among customers (Ndubisi, 2007; Gilaninia et al, 2011).

Objectives of the Study

The primary objective of this research work is to investigate the impact of marketing relationship orientation on perceived customer loyalty among undergraduate students. Other objectives include:

1. To determine whether bonding, trust, communications, satisfaction and commitment can jointly and independently predict customer loyalty.
2. To ascertain the significant difference between communications and perceived customer loyalty.
3. To examine the significant relationship between bonding and customer loyalty.
4. To ascertain the association between satisfaction and perceived customer loyalty.

Hypotheses

In line with the objectives set for this study, four hypotheses are to be tested namely,

1. There is a significant joint and relative effect of bonding, trust, communications, satisfaction and commitment on predict customer loyalty.
2. There is a significant difference between bonding and perceived customer loyalty.
3. There is a significant relationship between trust and perceived customer loyalty.
4. There is a significant relationship between satisfaction and perceived customer loyalty.

Significance of the Study

The significance of this study is further highlighted when one considers the substantial costs involved in relationship marketing and the increasing managerial focus on maximizing customers' value in more cooperative and long-lasting relationships. Customer loyalty and customer retention are the most important challenges faced by most of the Chief Executive Officers across the world (Ball, 2004). At the same time, it is also found that effective relationship marketing strategy helps the organization to understand customers' needs, so that organizations can serve their customers better than their competitors, which finally leads to cost reduction and customer loyalty (Gaurav, 2008). Cultivating loyalty customers can lead to increase sales and customer share, lower costs, and higher prices (Zeithaml, Berry, and Parasuraman 1996).

Literature Review and Conceptual Framework

The concept of relationship marketing has emerged within the field of services marketing and industrial marketing (Dwyer et al. 1987; Thorbjornsen et al. 2002; Swaminathan et al. 2007, Bolton et al. 2008; Ndubisi and Wah, 2005) and blossomed in the late 1980s and 1990s (Beetles and Harris, 2010). Relationship marketing is one of the oldest approaches to Marketing (Zineldin and Philipson, 2007) and over the past twenty years, relationship marketing has represented a renaissance in marketing (Bonnemaizon et al, 2007) and it embodies international, industrial and services marketing and in a business context is superseding traditional marketing theory (Davis, 2008). In fact this reorientation of marketing has been proposed in contrast to the traditional approach, transactional marketing (Zineldin and Philipson, 2007). Relationship marketing emerged in the 1980s as an alternative to prevailing view of marketing as a series of transaction, because it was recognized that the many exchanges, particularly in the service industry, were relational by nature (Gro'nross, 1994; Gummesson, 1994; Leverin and Lilkander, 2006) and today this concept is strongly supported by on-going trends in modern business (Ndubisi and Wah, 2005). In 1983, it was Berry who introduced the term relationship marketing in a service context to describe a longer-term approach to marketing. He viewed relationship marketing as a strategy to attract, maintain and enhance customer relationships (Ndubisi, 2007). According to Gro'nroos (1994) relationship marketing is to identify and establish, maintain and enhance and when necessary also to terminate relationships with customers and other stakeholders, at a profit, so that the objectives of all parties are met, and that this is done by a mutual exchange and fulfillment of promises.

Relationship marketing is a kind of marketing that its goal is developing and managing long-term and trustworthy relationships with customers, suppliers and all others acting in the marketing(Gilaninia et al, 2011). There are four fundamental values for relationship marketing. First the activities regarding relationship marketing do not focus fundamental values for relationship marketing. First the activities regarding relationship marketing do not focus upon a specialized department. This means there must be a marketing orientation of the whole company. Second relationship marketing emphasizes on long term collaboration, so companies should view their suppliers and customers as partners, where the goal is to create mutual value. The relationship must be meaningful for all those involved, with the purpose of retaining long-term relationships with parties. Third, all parties should accept responsibilities. Relationship must also be interactive that means customer can initiate improvement or innovation of the product. Fourth, customer should be considered as individuals, suppliers' task is also to create value for the customer (Kavosh et al, 2011).

Therefore relationship marketing is a strategy where the management of interaction, relationships and networks are fundamental issues (Ndubisi, 2007). This is achieved by a mutual symbiosis and fulfillment of promises (Ndubisi, 2003; Ndubisi and Wah, 2005).Consequently customer relationships are at the center of this marketing perspective (Zineldin and Philipson, 2007). Relationship marketing adopts a customer focus and its main benefits include greater customer retention, increased loyalty, reduced marketing costs, and greater profits (Stavros & Westberg, 2009) and the goal of relationship marketing is to form mutually beneficial alliance that must restrict trade among rivals by creating barriers to entry (Fontenot and Hyman 2004). relationship marketing is about retaining customers by improving communications, customer data collection and customer service quality (Patsioura et al, 2009).

Relationship marketing theory suggests that successful relationship marketing results from certain aspects of cooperative relationships that characterize successful relational exchanges (Hunt, Arnett, and Madhavaram 2005). Arnett and Badrinarayanan (2005) conceptualize a relationship marketing competence as a firm's ability to identify, develop, and manage cooperative relationships with key customers characterized by trust, relationship commitment, and communication.

Sin and Colleagues (2005) find that relationship marketing orientation yields a significant impact on the determination of the firms' performance. Successful relationship marketing efforts improve customer loyalty and firm performance through stronger relational bonds (e.g., De Wulf, Odekerken-Schroder, and Iacobucci, 2001; Sirdeshmunkh, Singh, and Sabol, 2002). Relationship marketing represents a strategic response by firms to gain competitive advantage (Takala and Uusitalo, 1996). This response is based on the theory that appreciation of the interdependence of market players, and mutual effort based on trust and commitment, would allow firms to remain competitive (Veloutsou et al., 2002). In an ever expanding and rapidly changing environment, companies cannot maintain attitudes characterized by attracting customers or expanding in new markets. The key success factor to survive in mature markets relies on sustaining long term relationships with stakeholders (De madariaga and Valor, 2007). Relationship marketing has been found to be successful at building trust and commitment with external stakeholders to create those loyal customer relationships (Morgan & Hunt, 1994). Several studies in the past decade have indicated that relationship marketing has a positive impact on firms' business performance. For example, smith (1991) studies direct marketing in the insurance sector and finds that relationship marketing helps maximize long term profitability.

Trust typically refers to situational that are being characterized by the following aspects; one party who is willing to rely on the actions of actions of another party and the situation is directed to the future (Markova & Gillespie, 2007). Trust has been defined in numerous ways in the relationship marketing literature. It is the willingness to rely on an exchange partner in whom another has confidence (Hasjikhani and Thilenius, 2005; Moorman et al. 1992). Another study defines trust as having the confidence that the other party will not exploit one's vulnerabilities (Hart and Johnson, 1999). Schurr and Ozanne, (1985) emphasize on elements of reliability and intention of the party to fulfill his/her obligations. According to Rotter (1971) trust is a generalized expectancy held by an individual or group that the word, promise, verbal, or written statement of another individual or group could be relied upon.

Commitment can be defined as the sacrifices made by the seller and buyer to maintain a relationship. Moorman et al. (1992) define commitment as an enduring desire to maintain a valued relationship Berry and Parasuraman (1991) indicated that commitment is central in relationship marketing theory. Communication is a process by which formal and informal sharing of meaningful and timely information between seller and buyers (Anderson and Narus, 1990). Relationship conflict can be reduced by using proper communication system (Moore, 1998). Communication, which enables information exchange, is important element of relationship marketing communication in relationship marketing refers to keeping in touch with customers, providing timely and trustworthy information, and communication proactively if a delivery problem occurs (Ndubisi, 2007).

Customer satisfaction is significantly taken into account as assurance for customer retention. Nowadays customer satisfaction is one of the top management main concerns in business (Kardaras and Karakostas, 1990). Satisfaction has been thoroughly studied for customer services (Curran et al., 2003; Ganesh et al., 2000). Relationship satisfaction is the customer's positive feeling that comes forom the customer's evaluation of the buyer-seller relationship (Geyskens, Steenkamp and Kumar,1990). Customer's satisfaction with the relationship develops the customer- company relationship (Roberts, Varki, and Brodie, 2003). Hence, customer and firm take advantage of the relationship exchanges. Consequently, when the customer is satisfied, the company is able to make more profit through maintaining this relationship since based on previous studies, the cost of creating new customers is higher the cost of maintaining them. Therefore, satisfaction with the relationship is essential in developing the relationship performance.

Bonding is defined as the dimension of business relationship that results in two parties (buyer and seller) acting in a unified manner toward a desired goal (Callaghan et al., 1995). According to Wilson (1995), bonding can be classified into two categories; social bond and structural bond. Social bond has a number of dimensions including social interaction, closeness, and 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 buyers and sellers lead to a greater commitment to maintain the relationship (Yim et al., 2008). Bonding can be described as a dynamic process that is progressive over time. The bonding process begins with the very basic force of the need for a seller to find a buyer for their product, and the desire for a buyer to purchase a product that will satisfy their needs (Chattananon & Trimetsoontorn, 2009).

The value of customer loyalty is that it undoubtedly impacts the company's existence and future progress (Fornell, 1992). Customer loyalty can be illustrated as the customer's commitment to a company, or the customer's desire to keep an enduring relationship with the vendor (Zhang and Prybutok, 2005). According to Gronroos (1995), the most important goal of customer relationship marketing is to obtain and keep customers. Based on previous studies, all marketing activities intend to create customer loyalty. Moorman et al. (1992) declared that customer loyalty is an intention to keep a valued relationship. It is also defined as a highly deep commitment to keep on purchasing a product or service in the future regardless of the fact that there are situational factors and marketing efforts which pay attention to customer loyalty as an important factor that has to be developed if they want to maintain their company and develop its profitability.

Methodology

Research Design

The design for this study is a survey design with marketing relationship management as independent variable as measured by bonding, trust, satisfaction, communication and commitment with perceived customer loyalty as dependent variable.

Subjects

The respondents of this study were one hundred and five one students of the three schools sampled and who was selected using stratified random sampling technique.

Instruments

The study made use of a questionnaire which was divided into three sections. Section A measured the demographic information , section B measured customer relationship management in terms of bonding, trust, communications, satisfaction and commitment respectively. The customer relationship management scale is based on prior work by Jones and Taylor (2007) and Alrubaiee and Al-Nazer (2010) which is a 27 item scale with Likert scale scoring format ranging from Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4) to Strongly Agree (5). Perceived customer loyalty was measured in section C which is a nine (9) item questionnaire that used a Likert scale scoring format ranging from strongly agree=5 to strongly disagree=1. The scale was developed by Jones and Taylor (2007) and Alrubaiee and Al-Nazer (2010). The instruments were revalidated, and the Cronbach alpha reliability coefficient gave the following results: bonding- .86, trust- .76, communication-.74, satisfaction-.66, commitment-.79. and perceived customer loyalty-.77

Statistical Analysis

The biodata information was analysed using frequency counts and simple percentage. Hypothesis 1 was tested using multiple regression while hypotheses 2 was tested t-test, while hypothesis 3 and 4 were analysed using Pearson's Correlation.

Results and Discussion

Demographical Variables

Table 1: Showing the descriptive Statistics of Demographics

Sex	Frequency	Percentage
Male	51	33.8
Female	100	66.2
Total	151	100.0

Age	Frequency	Percentage
15-20 years	10	6.6
21-25 years	89	58.9
26-30 years	31	20.5
31-35 years	13	8.6
36 and above years	8	5.3
Total	151	100.0

Marital status	Frequency	Percentage
Single	107	70.9
Married	34	22.5
Divorced	9	6.0
Separated	1	0.7
Total	151	100.0

Field Survey, 2012

Table 1 shows that 51(33.8%) respondents were male while their female counterparts were 100(66.2%) respectively. The table also indicates that 10(6.6%) respondents were within the age range of 15-20 years, 89(58.9%) were within 21-25 years, 31(20.5%) were within the age range of 26-30 years, 13(8.6%) were within 31-35 years while 8(5.3%) were 36 years old and above respectively. In addition, the table shows that 107(70.9%) respondents were single, 34(22.5%) were married, 9(6.0%) were divorced while 1(0.7) is separated

Hypotheses Testing

Hypothesis 1

There is a significant joint and relative effect of bonding, trust, communications, satisfaction and commitment on predict customer loyalty.

The table above showed that the *linear combination* effect of Bonding, Trust, Communications, Satisfaction and Commitment on Customer loyalty was significant (F (5,145) = 4.631; R = .371, R^2 = .138, Adj. R^2 = .108; P <. 05). The independent/predictor variables jointly accounted for a variation of about 14% in customer loyalty.

Table 2: Summary of regression analysis showing bonding, trust, communications, satisfaction and commitment on predict customer loyalty.

Variables	F-Ratio	Sig. of P	R	R^2	Adj. R^2	β	T	P
Bonding	4.631	.001	.371	.138	.108	.102	1.255	.212
Trust						.148	1.780	.077
Communications						.177	2.258	.025
Satisfaction						.184	2.202	.029
Commitment						.038	.460	.646

The following shows the various *relative contributions* and levels of significance of the independent variables:

Bonding (β = .102, P >.05), Trust (β = .148, P >.05), Communications (β = .177, P <.05), Satisfaction (β = .184, P <.05) and Commitment (β = .038, P >.05) respectively.

From the above table, while Communications and Satisfaction were significant, Bonding, Trust and Commitment were not.

Hypothesis 2

There is a significant difference between bonding and perceived customer loyalty

Table 3: Table showing T-test between bonding and perceived customer loyalty

Variable	N	Mean	Std. Dev.	Crit-t	Cal-t.	DF	P
Bonding	151	30.9007	2.5186	1.96	4.148	150	.000
Customer loyalty	151	29.5497	3.5846				

The above table showed that there is a significant difference between Bonding and Perceived customer loyalty (Crit-t = 1.96, Cal.t = 4.148, DF = 150, P < .05 level of significance).

The hypothesis is therefore accepted.

Hypothesis 3

There is a significant relationship between trust and perceived customer loyalty.

Table 4: A table showing Pearson correlation between trust and perceived customer loyalty

Variable	Mean	Std. Dev.	N	R	P	Remark
Customer loyalty	29.5497	3.5846	151	.236**	.004	Sig.
Trust	18.5497	2.9387				

** Sig. at .01 levels

It is shown in the above table that there is a significant relationship between Trust and Perceived customer loyalty (r = .236**, N= 151, P < .05). Hence, it could be deduced that trust influence customer loyalty. The hypothesis is accepted.

Hypothesis 4

There will be a significant relationship between satisfaction and perceived customer loyalty.

Table 5: a table showing Pearson correlation between satisfaction and perceived customer loyalty

Variable	Mean	Std. Dev.	N	R	P	Remark
Customer loyalty	29.5497	3.5846	151	.254**	.002	Sig.
	17.1192	3.1747				

Satisfaction						

** Sig. at .01 level

It is shown in the above table that there is a significant relationship between Satisfaction and Perceived customer loyalty (r = .256**, N= 151, P < .05). Hence, it could be deduced that Satisfaction influence customer loyalty. The hypothesis is accepted.

Concluding Remarks

The issues of customer relationship and customer loyalty are of great significance most especially in the service industry such banking sector. Adherence and pragmatic implementation can bring about sustainable organizational performance as well as leading to sustainable competitive advantage. In fact, poor customer relationship management can make or mar an organization especially a service –oriented organization.

This study has revealed the joint effect of bonding, trust, communications, satisfaction and commitment on customer loyalty. However, communications and satisfaction had relative effect on customer loyalty and were therefore significant while bonding, trust and commitment were not. This means that the independent variables are predictors of customer loyalty. This finding supports the findings of Bae et al., 2002; Ashton and Pressey, 2004 who stated that the long-term relationship between a bank and its customers bring numerous financial benefits to both bank and customer which have a real economic value.

The study also indicated a significant difference between bonding and perceived customer loyalty. Also, the research work showed a positive association between trust and perceived customer loyalty. This means that if customers know that organizations will stand by and keep their promises and words, they will be loyal to the organizations. Finds from this confirm earlier studies that successful relationship marketing efforts improve customer loyalty and firm performance through stronger relational bonds (De Wulf, Odekerken-Schroder, and Iacobucci, 2001; Sirdeshmunkh, Singh, and Sabol, 2002). Finally, the study established a nexus between customer satisfaction and customer loyalty.

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