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The effect of relationship marketing on customer loyalty to the brand, the Agricultural Bank in Kohgiluyeh and Boyer

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ABSTRACT

Objective: The purpose of this research study was to investigate the effect of relationship marketing on customer loyalty to the brand in the Agricultural Bank Kohgiluyeh and Boyer-Ahmad is in 1394. **Methodology:** This research is descriptive survey was conducted respectively. The reliability by Cronbach's alpha 89/0 is calculated. Information collected by descriptive and inferential statistics in the form of Pearson correlation and regression coefficients were analysed using spss software. **Results:** Bank managers should study the working environment with the freedom and authority to his staff, In such a way that they can create new ideas and turn them into action, the creativity and initiative in their communications with their clients. **Conclusion:** The results showed that the contacts view, factors such as trust, commitment, communication, social relationships, customer loyalty to the brand needs significant relationship with Agricultural Bank Kohgiluyeh and Boyer had

1. Introduction

Marketing tool that can increase bank revenue growth. According to the great managers of world famous banks only 5% of customers make up more than 85 percent profitability of banks. Customer relationship and effectively manifested. One of the most important decisions, decisions about the choice of name brand for the bank. If the brand with the nuances of psychological observation, study consumer behavior according to the principles of marketing is selected, a bank's success largely guarantees. Brand names, among the most valuable assets of a bank's profits have collapsed ads. Brand is actually a summary of the activities of the banks that caused the client's relationship with the company. In today's competitive world and provide differentiated services quickly to market entry by new competitors is very high, due to the high cost of finding new customers retain existing customers is very important. For this purpose, a deep relationship with customers is very important that your brand credibility can use to achieve this goal. Brands can human personality traits similar to their own and it is obvious that all brands have personality. Good character they can encourage people to make a deep relationship with the brand. Today, the brand identity as the capital for the organization and its products creates value, thus promoting the brand in many cases become the organization's strategy in throughput. Brand image of products on the market. People who deal with the brand, following the quality or characteristics that make it particularly special or unique (Taj-Zadeh, 2010).

1.1 Statement of Problem

Relationship marketing is the art of business today. To maintain key customers (profitable) existing skills to create the proper relationship with the customer is essential. Traditional or classic marketing theory was due mainly to transaction and to retain customers did not care. But with the expansion of competition and saturation in many markets and continuous changes in the environment and demographics, Companies were faced with the fact that today as in the past

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with a growing economy and growing markets are facing (Hosseini and Rahimi, 2009). Today, each customer has its own value, and now the companies to gain more market share stable or declining to fight. Relationship marketing is a set of activities that aim to create long-term and beneficial link between an organization and its customers to ensure mutual benefits for both sides (Bowen and Bella, 2003). Research has shown that the use of relationship marketing activities with its performance, employee satisfaction, new product success and a competitive advantage in the market environment has a positive correlation (Aaker, 2000). Research in the area of relationship marketing different items such as trust, commitment, communication, shared values, cooperation and social relationships with customers is also added to the literature (Zuhair, 2011). Relationship marketing activities in the banking sector is very important. To continue the success with enterprise customers, banks granted is a long term investment structure, relationship marketing and customer-oriented solutions support. On the other hand, brand loyalty plays an important role in creating long-term benefits for plays, for loyal customers are not required to extensive promotional efforts and gladly willing to pay more for their favorite brand and quality advantages.

Organizations can more market share with the help gain brand loyalty for loyal customers repeatedly purchase the brand position and marketing efforts of competitors in Brabrvaml resist. In addition to increased loyalty, market share, led to the demand for a higher price than competitors, and positive word of mouth among customers increases. There are numerous definitions of brand loyalty. Brand loyalty is relatively biased behavioral response over time of purchase or recommendation to buy that person a brand finds this behavior makes the decision-making processes and evaluation, from a business name that in mind, inclination towards trade name will not find it. This reaction is a function of the mental and psychological processes. Brand loyalty is created when a customer believes that some aspects of a brand name reflects his understanding or strengthen. Meanwhile, the banking system in the market economy has a very heavy responsibility and one of the most important components is the economy. Financial impact on the entire economy. So attract more resources, plays an essential role in realizing the goal of the bank is vital for the growth and survival of the organization. Competitive financial search. Relationship marketing is a concept that has been proposed in the past two decades. , employee engagement through service and communication skills and social relations with our employees to be measured, it can have an effect on brand loyalty to customers. Implementation of relationship marketing can have a significant impact on the financial performance and profitability of organizations, but despite its immense importance to the success of firms, there has been a lot of attention. The main question of this study is whether the relationship marketing and customer loyalty to the brand, the Agricultural Bank in Kohgiluyeh and Boyer There is a significant relationship?

1.2 literature

1.2.1 Marketing definitions

Various definitions have been proposed for marketing Philip Kotler Marketing useless as follows: Human activity in order to respond to the needs and wants through an exchange process, according to the American Marketing Association defines marketing refers to a set of commercial activities The flow of goods or services from the manufacturer to the end consumer guides (Kotler and Armstrong, 2004).

1.2.2 Marketing based on customer satisfaction

Many people would think that marketing is not just about sales and promotions. If we know that sales and promotions, only visible part (the Great) marketing is not surprising. Nowadays, it's not the old concept of marketing to sales - product introduction and sales - in the comments, but it's a new concept to meet customer needs, should be noted. If marketing could understand customer needs, build products, and to provide the consumer market that have the highest value and pricing, distribution, promotion and publicity work to do in a way, of course products will be sold easily. Marketing activities include: research, product development, communication, distribution, pricing and service offerings. Although usually we do think that marketing is done by the vendors, but buyers also do marketing. When a consumer comes in trying to find a product that is priced to meet the needs of marketing. When officials come back to buy the company for retailers and bargain with them to talk about the conditions of (marketing) to (Kotler and Armstrong, 2004).

1.2.3 Understanding customer needs, pillars of modern marketing

The people almost unlimited, but resources are limited. Asked the kind of need that space by culture and individual personality influenced by cultural, economic and political environment shaped people's lives. If asked, backed by purchasing power be in the form of "demand" comes. Consumers as a set of points to consider and choose products that are best for the money. Leading marketers have sought to identify needs, wants and demands of their clients. They are about consumer research. Groups are considered. Analyze and review their customer complaints. And give the necessary assurances about any service, data are collected. They are trained to be ever vigilant not meet customer needs. If a firm can realize the needs and demands of customers, in fact, to plan marketing strategies to achieve key findings (Kotler and Armstrong, 2004).

1.2.4 Relationship marketing

Relationship marketing first emerged in the 1980s by a handful of marketing experts. Notes with interest groups and individuals and organizations based on effective communication in order to maintain their optimum. Among interest groups, customer foremost and customer relationship marketing looks to have an asset that does not depreciate and although the company's balance sheet has no place but in fact is more important than all those items. Relationship marketing, not only for these services in place, time and price demanded by the target market, offers the most, Relationship marketing is looking for more customers to maintain and lose fewer customers (Palmerk and Lindestad, 1994).

1.2.5 The definition of relationship marketing

Relationship marketing to attract, maintain and enhance relationships with our customers (Berry, 1983).

Relationship marketing is to attract, develop and maintain relationships with customers (Parasvrnm, 1991).

Relationship marketing refers to marketing activities in order to establish, develop and maintain beneficial exchanges (Morgan and Hunt, 1994).

1.2.6 Dimensions of relationship marketing

Tactical after relations as a means to promote the sales are handled. In this regard, we can mention the development of information technology to create various aspects of loyalty. However, such projects costly, but instead to create a great opportunity to create loyalty and profitability for the company.

The next strategic goal of marring relations with customers and build loyalty among customers. The philosophical dimension: the philosophical dimension, making the links to the heart of that same customer-centric marketing concept and understand his needs and expectations, forward. Speed and power are traditionally considered its production and portray different customers. To gain his trust and establish a stronger relationship with the customer. In modern marketing, after-sales service not only included, but to inclusive service includes 3 stages: pre-sale, during the sale, after the sale. All of these services is the basis of the marketing strategy and customer retention (Venus and Safaeian, 1999).

1.2.7 Benefits of relationship marketing and customer-oriented implementation of new banks

- Maintain current client without fear of intimidation competitors
- Profit and revenue more than the current key customers and increasing the share of each customer's bank
- Significant reduction in cost of deposits (resources) and substantially improve efficiency costs
- Key customers and other first-class banks

1.2.8 Bank rules and general principles to achieve relationship marketing

- The most important principle and basis of the bank, customer satisfaction and provide fast service and away from the bureaucracy, the law is the duty of every banking.
- Banking depositary plays the role of monetary reserves and balance and he belongs to the depositors.
- Expected pre-maximizing banks, their exposure to the bare minimum.

Banks in any economic environment, favorable or unfavorable are required to provide services (Ghorbani, 2010).

1.2.9 Relationship marketing implementation process in the bank

Generally, the process of implementation of relationship marketing at the bank has four stages identify, differentiate, interact and adapt to the customer.

Know your customers: banks cannot communicate with those who do not know. Therefore, information about individual customers is vital. If the bank fails to collect minimal information important customers, will not be able to implement relationship marketing programs. In this connection, the bank "First usa" program entitled "As soon as you demand" for its customers has to offer. Work program "as soon as your application" is this Once the client for one year of credit cards issued by the bank uses, for he sent a questionnaire and ask people close to the name and birth date. It is also about entertainment, magazines, cultural and sports activities that interest you asked. Phone, fax or Internet (Mousavi, 2009).

Distinguish your customers: customers of the two terms are different. First, with regard to the banks value (profitability) and second in terms of differences in needs. After identifying customers is essential to distinguish them. This distinction allows us to use energy to our customers with more value. We are here, as is clear from a system of evaluation and ranking based on customer profitability and customer talk Index rankings.

Engage with your customers in mind: to run a relationship marketing program performance and cost effectiveness should improve their communication with customers. Each customer relationship should be in line with previous communications with the customer. Every word spoken by a previous customer should be continued. The deal includes distinct and special interaction with the customer. In addition to knowledge of changing customer requirements, must be equipped methodology and with their help we can get interactive feedback with customers. According to information received from the feedback, understand customers' needs and we can respond to it (Ardem and Souit, 2004).

2. Materials and methods

Some behaviors (Bank) to match the customer: the bank by entering the customer communication process of education, some behavior must change in order to adapt to the needs of its customers.

Relationship marketing purposes

- ensure organizational survival and profitability
- create a sense of customer loyalty
- Increasing competition from rival banks
- Development
- Innovation and deliver new services based on customer requirements

- Sustainable resources
- Acquisition of market share by attracting customers from rival banks

Other banks to set up advertising to attract customers through positive word of mouth existing customers have demonstrated experience Satisfied that an old customer of bank services as much as ten new customer service and profitability in the promotion will be especially effective for those banks (Kotler and Armstrong, 2004).

2.1 brand

Farquhar based on the first definition of brand equity, brand equity is presented: a brand added value to the product (Farquhar and Charles, 1999) Brand series of five groups of assets and liabilities associated with the brand, Name and symbol that bring value to a product or service provided to a company or its customers, added or subtracted from the Aaker, (2000) as can be. Brand to a product or service dimensions can be added to the product or service from others.

The reasons for the consumer valuable brand

Trademarks are valuable for two reasons consumers

- Reduce the perceived risk taking.
- At the expense of their savings decisions.

Therefore, the conditions are that eventually lead to consumer uncertainty about the crop. However, this argument is not directly applicable in the case of services, but this information asymmetries services, there is probably among consumers. This asymmetry Jupiter in conjunction with the company is at a disadvantage. The company was created to compensate for uncertainty, demonstrating its willingness to work with the customer service promises have to be motivated. Given power to influence companies' brands to consumers and encourage companies to apply appropriate behavior, ie they force companies to give consumers the promises that have, act (Rasulov, 2001).

2.2 Trusted Brand

Brand customers trust as a belief in the ability of a given brand refers to perform tasks. It defines two major approaches to challenges. At first the trust as a belief, desire or expectation swap transaction with the counterparty confidence that the skill is his credibility. Especially given that brand trust, uncertainty in an environment where consumers feel they can reduce vulnerability. Make sure to include a process-based account an organization's ability to perform its obligations and estimated the cost versus benefit of remaining in a relationship. Atmadbrnd leads to brand loyalty or commitment because it provides reliable exchange connections that are invaluable. If you wish to maintain a lasting commitment to a viable communication is defined. So loyalty or commitment to the field of continuing and maintaining a valuable and important relationship that is created by the Trust provides. In other words, should be related to trust and commitment, communication is important and valuable consideration, as confidence in the commitment of such resources is invaluable communication. So it can be concluded that attitudinal loyalty and behavioral loyalty to the brand Trust assists (Zuhair, 2011).

The relationship between brand awareness and willingness of customers

Brand awareness refers to the ability of a potential buyer to recognize or recall the brand name belonging to a particular class of product. Brand awareness least creates value through the following:

- Familiarity and fame: recognition, the brand's show.
- Take into consideration the brand names: The first step in the purchase process often involves the selection and according to the group's brands.
- Sustained commitment: brand awareness of signs of presence, commitment and stability. Features the industry and consumers to purchase durable goods is very importance (Aaker, 2000).

Measures of customer satisfaction

The concept of customer satisfaction on customer evaluation of each purchase transaction that does care. The general concept of customer satisfaction on customer evaluations and overall feeling about the brand attitudes and their purchases are concerned. In fact, it can be said that the function of the kidneys satisfaction or dissatisfaction overall customer satisfaction in previous exchanges. The cumulative customer satisfaction (or general) an overall assessment of all the experiences of customers buy and consume a product or service is in a prolonged period of time. Whereas the satisfactory exchange, Information and experience in dealing with inventory, a particular person in a particular case in hand, a better overall satisfaction index about the past, present and future of the company. The importance of it is that your customers buying decision again based on their experience with a brand all the time doing not based on a particular time and place of purchase (Golchinfar and Baqayi, 2006).

2.3 The concept of brand loyalty

A positive attitude to a brand and protectionist behavior and deep commitment to repurchase or customer reference again a product or service consistently in the future (Hosseini and Ahmadinejad, 2010).

The relationship between brand loyalty and willingness of customers

Order brand similar to the conditions that the perceived difference between the name and trademarks and involvement is high consumer loyalty shows. Has stated (Adin and Karen, 2001). Customer loyalty is a strategic asset provides that, if managed well, this has the potential to create value in several ways. All of these routes will be value creation as a result of customer loyalty. These four methods of value creation include:

- Reduce costs of marketing: customer base reduces marketing expenses in a business.

- Competitive Advantage: a large base provides economies of scale that this will be ad-supported.
- Attract new customers: friends and colleagues to see the products of the brand are aware of their existence.
- Opportunity to respond to competitive threats: in search of new products will not be satisfied and loyal customers (Adin and Karen, 2001).

2.4 Brand impact on customer loyalty

Are an important tool for communication and customer relationship management is in the collection. Brand consists of two main event is: reliability, ie, (the belief that the company intends to act up to their promises) and expertise (ie, belief in the company promises its ability to act. of consumption (for long-term experience or features belief) is present. The perceived risk to the consumer. Brand reputation, reduce the perceived risk, because consumer confidence increases a company's product claims. Credits also reduce information costs, because consumers may reputable brands as a source for savings in the costs of data collection and processing benefit (Zuhair, 2011).

2.5 The loyalty of a person to a bank

The loyalty of a person towards the bank following: Behavioral targeting and killing individual psychological factors in selecting A bank that is between different banks cope with the individual and the expectation is higher. The Behavioral reactions, behaviors such as shopping and repeated visits targeted term is used in the accident stemming from the fact that these behaviors are not caused by the accident. Finally, psychological factors, including all stages of evaluation and decision-making process that occurs in a person's mind. In the above definition the emphasis on the word "compliance" is. The relationship between buyer and seller of compliance is "implicit and explicit commitments to continue the transaction or exchange transaction." The best approach is firm to build loyalty in customers.



Figure 1. Factors affecting building customer loyalty

2.6 hypothesis

The main hypothesis of this study: the relationship marketing and customer loyalty to the brand (Agricultural Bank Kohgiluyeh and Boyer) there is a significant relationship.

Secondary research hypotheses

- Between trust and brand loyalty Agricultural Bank Kohgiluyeh and Boyer There is a significant relationship.
- Between commitment and loyalty to the brand and the Agricultural Bank Kohgiluyeh Boyer There is a significant relationship
- Between relationships and brand loyalty Agricultural Bank Kohgiluyeh and Boyer There is a significant relationship
- Between social relationships and brand loyalty Agricultural Bank Kohgiluyeh and Boyer There is a significant relationship.
- Between needs and brand loyalty Agricultural Bank Kohgiluyeh and Boyer There is a significant relationship.

2.7 Methodology

Territory where the research branch of the Agricultural Bank Kohgiluyeh and Boyer-Ahmad is. In terms of time as well, the present study is the year 1393-94. In the next stage review of the literature related to the subject was identified variables and, finally, a questionnaire with 30 questions available to the target population, that number (300 customers) were the Agricultural Bank. The survey is simple random sampling. The study population Agricultural Bank customers are Kohgiluyeh and Boyer. First, according to the figures available, the number of customers and clients Rjvany the period of one month for the period May to June 1393 for services to the bank have gone have consisted of 1,500 selected sample size this community using Morgan table Grjy the questionnaires, 306 were selected as sample of customers. The purpose of the questionnaire were asked their opinion about how each of the indicators, the Likert scale of five options show. In order to analyze the questionnaire results, the correlation and regression coefficients using SPSS software was used to perform statistical operations (Hosseini and Ahmadinejad, 2010).

3. Discussion and results

According to relationship marketing on customer loyalty to the brand influence of the Agricultural Bank in Kohgiluyeh and Boyer-Ahmad is suggested that: Due to the impact of trust on brand loyalty Agricultural Bank recommended:

- Trust is one of the foundations of relationship marketing and factor in the relationship between the organization and customers and ultimately create loyalty in them. Therefore, banks should seek to gain the trust of customers. As well as in the delivery of services.
- Implement customer complaints management system and rapid feedback to customers about problems that arise Have.

Due to the influence of commitment on brand loyalty Agricultural Bank recommended:

- They understand the importance of relationship marketing and the size of their loyal customers.
- Customer feedback periodically on how to provide services and receive their suggestions.

4. Conclusion

4.1 Due to the impact of communications on brand loyalty Agricultural Bank recommended

- Provide continuous training to employees and marketers, especially those who deal more with the client, in dealing with customers, how to serve them and negotiate business practices.

Bank managers should study the working environment with the freedom and authority to his staff, in such a way that they can create new ideas and turn them into action, the creativity and initiative in their communications with their clients.

4.2 Due to the influence of social relationships on brand loyalty Agricultural Bank recommended

- Provide appropriate training to change the attitude and culture that are at odds with relationship marketing in the organization.
- Interior design, relationship-based banking as convenient layout and staining.
- Designing uniforms for all personnel and marketers Agricultural Bank.

4.3 Due to the impact on brand loyalty Agricultural Bank of needs, it is suggested:

- Create club for loyal customers, so that customers in the club and become members of the service and enjoy special benefits.
- Regular introduction of new banking services to loyal customers through brochures and manuals of service.
- Design and special extra services for loyal customers.

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