



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

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ABSTRACT

By using relationship marketing approach in addition to establishing long-term relationship with the customer, value-generating activities that are important for them Identify, strengthen and improve the organization and attract more customers and build brand loyalty. The purpose of this research study was to investigate the effect of relationship marketing on customer loyalty to the brand in the Agricultural Bank of Kohgiluyeh and Boyer-Ahmad is in 1394. This research is descriptive survey was conducted. The study population Agricultural Bank customers are of Kohgiluyeh and Boyer Due to the high number of population, By using Morgan table Grjsy 300 customers was selected as the sample size And 30-item questionnaire was distributed among the clients of the Agricultural Bank. 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 analyzed using spss software. 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 of Kohgiluyeh and Boyer had.

Keyword:

Relationship marketing, customer loyalty, brand, Agricultural Bank

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INTRODUCTION

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 with a growing economy and growing markets are facing. 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 The purpose of which establishing long-term and profitable link between an organization and its customers to ensure mutual benefits for both sides (Bowen and Bella, 2003). Relationship marketing through the collection and dissemination of information and creation of knowledge and insight about the need for clients to creating maximum value for clients demands that it be provided in relationships with customers through 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 (Zaheer, 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 the brand's loyal customers frequently purchase and the situational factors and the strength of the competitors marketing efforts (town, 1388). 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 Purchase or recommendation to buy relatively biased behavioral response that individual over time to find a brand, and this is The behavior The decision-making processes and evaluation, from a business name that in mind, inclination towards It will trade name. This reaction is a function of the mental and psychological processes. Brand loyalty is created when a customer believes He picked up some aspects of a brand name reflects or reinforces. david Aaker believes that brand loyalty reflects the possibility of joining a client to a competitor's brand, Especially when there are changes in the prices and product features (Hosseini et al., 1388). Meanwhile, the banking system in the market economy has a very heavy responsibility and one of the most important components is the economy. Economic growth and prosperity or recession, banking institutions closely associated with the practice because banks through

mobilization of resources, provision of liquidity, provide payment instruments, Lending, investment and savings establishing interaction and to balance financial performance affect 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 (Edinburgh, 2001). The value of the brand is a name, term, design, symbol or a combination of these elements that determines the identity of a service organization and distinguishing it from other competitors. And by reason, logic, senses and emotions are judged by customers. In fact determines the origin and reference brand product manufacturer (product / service) allocation of responsibility for the product manufacturer, inventor of commitment and reducing search costs, as well as to showcase product quality (Rasulov, 1380). 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 (Cutler, 2004). Like many new business ideas that have been marketing literature, relationship marketing has been widely used in recent years. which analyzes and evaluates the interaction between buyers and sellers. (Cutler, 2004). So creative relationships between customers and banks and collection services with the quality and nature of services purchased When buying on the quality of customer and employee interaction and relationship between the two parties depends. Judging by the Bank based on the ability of banks to help customers solve problems and develop his business is based. In this study, the effect of the relationship marketing and customer loyalty Agricultural Bank of Kohgiluyeh and Boyer-Ahmad.

2-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 Grjsy 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.

3-1) The demographic characteristics of respondents

Table (1) the prevalence by gender studies and history

| Cumulative frequency percent | Percent | Frequency | Female | |
|------------------------------|---------|-----------|------------------|---------------------|
| 77.3 | 77.3 | 232 | Man | Sex |
| 100 | 22.7 | 68 | Diploma | |
| 17 | 17 | 50 | Associate Degree | education |
| 34.5 | 17.5 | 52 | Bachelor | |
| 83.5 | 49 | 148 | MA | |
| 98.5 | 15 | 45 | P.H.D | |
| 100 | 1.5 | 5 | 2 years | Record bank account |
| 10 | 10 | 30 | 5-2 | |
| 28.7 | 18.7 | 56 | 10-5 | |
| 53.4 | 24.7 | 74 | More than 10 | |
| 100 | 46.6 | 140 | Female | Total |
| 100 | 100 | 300 | 300 | |

4) Data Analysis

4-1) The hypotheses

First hypothesis: the trust and loyalty of customers to the brand, Agricultural Bank Kohgiluyeh and Boyer There is a significant relationship.

Agricultural Bank of Kohgiluyeh and Boyer

| Suppose confirmed | sig | b | The correlation coefficient | n | Variable |
|--------------------|-------|------|-----------------------------|-----|---|
| Main hypotheses H1 | 0.001 | 0.21 | 0.466 | 300 | The effect of trust on customer loyalty Agricultural Bank |

According to the output (2) of the software spss correlation between trust and customer loyalty Agricultural Bank observed that the variable 05/0 percent confidence level has a significant effect on customer loyalty is the Agricultural Bank, as well as the effects of these variables on As well as the impact of changing customer confidence, customer loyalty Agricultural Bank, according to an analysis of the regression coefficients, is 21/0.

H.: a significant effect on customer loyalty to the brand's confidence in of Kohgiluyeh and Boyer-Ahmad is the Agricultural Bank.

H1: Trust no significant effect on customer loyalty to the brand is the Agricultural Bank in of Kohgiluyeh and Boyer.

Table (2): correlation between trust and brand loyalty

The second sub-hypothesis: between commitment and loyalty to the brand and the Agricultural Bank of Kohgiluyeh Boyer There is a significant relationship.

H0.: significant effect on customer loyalty to the brand's commitment Kohgiluyeh and Boyer-Ahmad province is the Agricultural Bank.

H1: Commitment significant effect on customer loyalty to the brand is the Agricultural Bank in of Kohgiluyeh and Boyer.

Table 3: Correlation between commitment and loyalty to the brand and the Agricultural Bank of Kohgiluyeh Boyer

| Suppose confirmed | sig | b | The correlation coefficient | n | Variable |
|--------------------|-------|----|-----------------------------|-----|--|
| Main hypotheses H1 | 0.000 | 40 | 0.476 | 300 | Commitment and loyalty to the brand, the Agricultural Bank |

According to the output table (3) of spss significant level of zero and is less than 05/0 conclude that the null hypothesis is rejected will be accepted and assumed a Agricultural Bank significant impact on customer loyalty and commitment to the brand. The correlation coefficient is significantly positive result is 476/0 Which is positively correlated with the increase (decrease) the level of commitment, loyalty to the brand, Agricultural Bank also increase (decrease) finds. So for one unit increase in the commitment unit 476/0 amount will be added to the loyalty to the brand, the Agricultural Bank. As well as the commitment variable impact on customer loyalty

Table 4: communication between brand and customer loyalty Agricultural Bank Kohgiluyeh and Boyer

| Suppose confirmed | sig | b | The correlation coefficient | n | Variable |
|--------------------|-------|------|-----------------------------|-----|--|
| Main hypotheses H1 | 0.000 | 0.06 | 0.512 | 300 | Commitment and loyalty to the brand, the Agricultural Bank |

According to the output table (4) of spss significant level of zero and is less than 05/0 conclude that the null hypothesis is rejected And assuming a communication on customer loyalty to the brand will be accepted after the Agricultural

Agricultural Bank, according to an analysis of the regression coefficients, is 40/0.

The third sub-hypothesis: between the communications and brand loyalty Agricultural Bank Kohgiluyeh and Boyer There is a significant relationship.

H0.: significant effect on customer loyalty to the brand communication in Kohgiluyeh and Boyer-Ahmad is the Agricultural Bank.

H1: Telecommunications significant effect on customer loyalty to the brand is the Agricultural Bank in Kohgiluyeh and Boyer.

Bank has a significant impact. 512/0 is a significantly positive correlation with the result that the correlation is positive And with the increase (decrease) in bank employee communications, brand loyalty Agricultural Bank also

increase (decrease) finds. So for one unit increase in the level of customer loyalty to the brand communication unit 512/0 amount will be added to the Agricultural Bank. A decrease in one unit reduces the communication unit 512/0 in the Agricultural Bank is customer loyalty to the brand. Furthermore, the effect associations, the Agricultural Bank Customer Loyalty according to analysis of regression coefficients, 06 / is.

Fourth sub-hypothesis: between social relationships and customer loyalty to the brand, Agricultural Bank Kohgiluyeh and Boyer have a significant relationship.

H.: Social Relations significant effect on customer loyalty to the brand is the Agricultural Bank in Kohgiluyeh and Boyer.

H1: Social relationships significant effect on customer loyalty to the brand is the Agricultural Bank in Kohgiluyeh and Boyer.

Table (5) correlation between social relationships and brand loyalty Agricultural Bank Kohgiluyeh and Boyer

| Suppose confirmed | sig | b | The correlation coefficient | n | Variable |
|-----------------------|-------|------|-----------------------------|-----|---|
| Main hypotheses H1 | 0.000 | 0.08 | 0.538 | 300 | Social relationships and brand loyalty Agricultural Bank |

According to the output table (5) software spss significant level whose value is less than or equal to 0.05, we conclude that the null hypothesis is rejected It assumes that social relations based on loyalty to a brand, Agricultural Bank has a significant impact will be accepted. The correlation coefficient is significantly positive result is 538/0 Which is positively correlated with the increase (decrease) in social relationships, brand loyalty Agricultural Bank also increase (decrease) finds. So my hypothesis for one unit increase in social relations unit 538/0 amount will be added to the loyalty to the brand, the Agricultural Bank. A decrease in one unit reduces the amount of social relations 538/0 units

in the Agricultural Bank is customer loyalty to the brand. As well as the impact of changing social relationships, customer loyalty Agricultural Bank, according to an analysis of the regression coefficients, 08/0 is.

Fifth hypothesis: between needs and brand loyalty Agricultural Bank Kohgiluyeh and Boyer There is a significant relationship.

H.: Agricultural Bank needs significant effect on customer loyalty to the brand is not in Kohgiluyeh and Boyer.

H1: Agricultural Bank needs significant effect on customer loyalty to the brand is in Kohgiluyeh and Boyer.

Table (6) the correlation between customer loyalty to the brand needs and Agricultural Bank Kohgiluyeh and Boyer

| Suppose confirmed | sig | b | The correlation coefficient | n | Variable |
|-----------------------|-------|-------|-----------------------------|-----|--|
| Main hypotheses H1 | 0.000 | 0.024 | 0.427 | 300 | Needs and brand loyalty Agricultural Bank |

According to the output (6) of spss significant level whose value is less than or equal to 0.05 We conclude that the null hypothesis is rejected and the assumption of a customer loyalty to the brand that needs to be accepted Agricultural Bank has a significant impact. 427/0 is a significantly positive correlation with the result that the correlation is positive And by increasing (decreasing) the needs, the Agricultural Bank's customer loyalty to the brand Increase (decrease) finds. So this hypothesis needs for one unit increase in the unit value on customer loyalty to the brand 427/0 Agricultural Bank will be added. A decrease in one unit reduces the needs of bank customers' loyalty to the brand 427/0 single in the agricultural bank. As well as the impact of changing needs, the Agricultural Bank Customer Loyalty According to analysis of regression coefficients, 24/0 is.

5) Discussion, Conclusion and Suggestions

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. The ways through which this can be achieved Including fulfilling obligations towards the bank and its services and winning

customers' trust, respect to customers through frontline employees, The importance of the security of customers' transactions, the speed of service and value to customers time, Using today's technology and service provides a charming and relaxing environment Relieves stress caused by financial transactions during his time in the bank's clients And the use of innovation in services 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.

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.

- Research database administrators must work environment with the freedom and authority to his staff, In such a way that they can create new ideas and transforms them into practice, creativity and initiative to throw in the direction of their communication with customers.

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.

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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