

## **AN EXAMINATION ON RELATIONS BETWEEN CUSTOMER LOYALTY AND SERVICE QUALITY USING MEDIATING ROLE OF RELATIONSHIP QUALITY**

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### **Abstract**

Nowadays customer loyalty is a necessity for suitable reaction to the intensive competition of modern banking environment in which service quality and relationship quality are vital factors to enhance customer loyalty. Therefore, in this paper is an attempt to examine relations between customer loyalty and service quality using mediating role of relationship quality. This study is applied research and descriptive - correlation in terms of purpose and methodology. The data collected by questionnaire that has appropriate validity and reliability and it is use structural equation model (SEM) and Smart-PLS to analyse hypothesis. Because of increasing growing of services and marketing practices in banking sector, the results of this study can utilize to develop and strength marketing literature in banking industry. Briefly, the results represent relationship quality has a positive and significant impact on customer loyalty. Moreover, higher service quality leads to higher customer loyalty and it is enhanced by relationship quality as mediator.

**Keywords:** Service Quality, Relationship Quality, Customer Loyalty

**Topic Groups:** Marketing and consumers behaviour

### **1. INTRODUCTION**

According to Trasorras et al. (2009), many firms experience customer defections even when they believe customers were satisfied with their service. So, creating superior value and keeping customers are critical strategic marketing issues for companies in today's highly competitive environment. They suggest that in order to retain customers, it is important to know why customers leave; not only does a company lose their future profit potential, but

negative experiences are shared with colleagues, and that may spur additional defections. In this regard, Zeithaml et al. (1996) defines customer loyalty as the willingness to stay with current service provider. Indeed, loyalty is a purchaser's commitment with service, product, or brand (Oliver, 1999) that considered as the foundation of competitive advantage and has strong influence on company's performance (Rust et al., 2000). The reason of attention to customer loyalty is economic advantages associated with retaining loyal customers as opposed to recruiting new ones. This is important in the banking industry, because banking sector is becoming increasingly faced with sophisticated and informed customers to assessment services. As a result, since customer retention has a significant impact on banks profitability (Newman and Crowling, 1996), banks are put into a lot of pressures to survive in the industry. In Iran, on the other hand, the banking industry is experiencing significant competitive growth in recent years. This intense competition that has increased mainly following by the emergence of the private sector, makes banks to develop new strategies and creating value for customers. Accordingly the winners in this industry are who can be more cautious compared to competitors, more capable to meet customer needs and achieve the upper level of customer retention. These factors represent achieving customer loyalty is more important in this situation. Hence, regarding to the importance of the issues, this paper examine relations between service quality and mediating role of relationship quality with customer loyalty to provide more extensive vision of the most important influencing factors to retain customers and achieve their loyalty for banks in the today's growing competition environment.

## **2. THEORITICAL FRAMEWORK**

Today's economy is becoming extremely service-oriented, changing the paradigm of marketing research towards services (Carrillat et al., 2007). So, the literature shows that marketing has shifted from transaction marketing to relationship marketing (Lindgreen, 2011). Berry (1983) viewed relationship marketing as a strategy to attract, maintain and enhance customer relationships. It is often defined as the commitment to re-buy a particular product or service (Liu et al., 2011). Loyalty consists of both attitudinal and behavioral loyalty (Hoffmann and Birnbrich, 2012). While behavioral loyalty is observable through actual repurchases, attitudinal loyalty is reflected by customer preferences or intentions (Aldas-Manzano et al., 2011). Loyalty in service businesses refers to the customer's commitment to do business with a particular organization, purchasing their products repeatedly and recommending others to the organization's products (Onwonga, 2012). But it is very important to gain knowledge about the affecting factors to retain and attract loyal customers. Several studies have evaluated relationship between customer loyalty and its prerequisites. This study investigate the effect of service quality and relationship quality on customer loyalty that noted following.

### **2.1. Service quality**

According to Parasuraman et al. (1988) the gap between customers' expectation and real performance of a service is termed as service quality. Service quality is affected by the ability of an organization to satisfy customers' needs, according to their expectation level (Yoo and Park, 2007). Service quality is the key driver of loyalty (Lai et al., 2009) and is the key to the survival of service businesses (lee et al., 2011). Service quality results in repeated sales and increased market share, which leads to customer loyalty (Buzzell and Gale, 1987). The fiercely competitive environment of the service industry has demonstrated that service quality is the most crucial factor determining a business' survival and competitiveness (Parsuraman et

al., 1985; Reichheld and Sasser, 1990). So, if a bank's service quality is perceived to be high and satisfactory by customers there is a tendency for a relationship to form between the banks and its customers, and where this relationship is strengthened and sustained over time this is most likely to make customer loyal to the bank (Aminu, 2012).

## **2.2. Relationship quality**

Brand relationship quality can be defined as the degree to which the consumer views the brand as satisfactory partner in an ongoing relationship; it is the consumer's overall assessment of the strength of his or her relationship with the brand (Algesheimer et al., 2005). Relationship quality is an extended issue of relationship marketing. It refers to a customer's perceptions of how well the whole relationship fulfils the expectations, predictions, goals, and desires the customer has concerning the whole relationship (Jarvelin and Lehtinen, 1996). Relationship quality in service sectors can be divided into two; professional relation and social relation (Gummesson, 1987). Professional relation is grounded on the service provider's demonstration of competence, whereas social relation is based on the effectiveness of the service provider's social interaction with the customer (Wong and Sohal, 2002). To be successful in building this relationship, the service provider should not only focus on professional relation but at the same time emphasizes on customer's social interactions (Bojei and Alwie, 2010). Some of the authors agreed that trust, commitment and satisfaction are dimensions of relationship quality (Doaei et al., 2011; Sahin et al., 2012; Dorsch et al., 1998; Pi and Huang, 2011). Hence, in the present study, these three factors have been considered as components of relationship quality.

In the service industry, an important part of selling is to be able to convince customers and gain their trust (Lee et al., 2011). Several authors regard trust as a central construct to the development of successful service relationships in the market and for the achievement of customer loyalty (Adoyo et al., 2012). Bojei and Alwie (2010) suggest that trust is the main component of long-term business as well as personal relationships, and widely studied in the social exchange and also in marketing literature. Therefore, trust is a critical success factor in firm-customer relationships (Sua' rez A ´ lvarez et al., 2011).

Commitment is recognized as an essential ingredient for successful long-term relationships (Dai et al., 2011). Customers who have high commitment in a product or service will buy more; In other words, commitment leads to behavioural aspect of loyalty (Adoyo et al., 2012). The result of researches represent commitment has impact on loyalty (Adoyo et al., 2012; Vuuren et al., 2012; Jesri et al., 2013). Committed customers are generally more receptive to company communications and promotions (Parahoo, 2012). Committed customers appreciate the relationship with their bank and are willing to extend that relationship by also purchasing other products and services from that bank (Hoffmann and Birnbrich, 2012). In general, parties in the relationship identify commitment as the key endeavour to develop and maintain their relationship; a high level of commitment provides the context in which both parties can achieve individual and joint goals without fear of opportunistic behaviour (Vuuren et al., 2012).

Customer satisfaction has been studied extensively in the marketing literature. Satisfaction has been treated as the necessary premise for holding customers (Hennig-Thurau and Klee, 1997). In today's competitive service industry, customer satisfaction is very important to success. Since the key to customer retention is customer satisfaction (Kotler, 1994), if a

customer is satisfied, customer's loyalty will increase and hence customer's intention to switch banks will decrease (Hoq et al., 2010). Accordingly, satisfaction also has been found to have a significant impact on loyalty in service sector (Liao, 2012; Hafeez and Muhammad, 2012; Mokhtar et al., 2011; Iranzadeh et al., 2013).

### 3. CONCEPTUAL MODEL

In this study, the conceptual model was developed using previous studies thereby test impact of service quality and customer relationship quality on customer loyalty. Therefore, hypotheses and conceptual model are as follows.

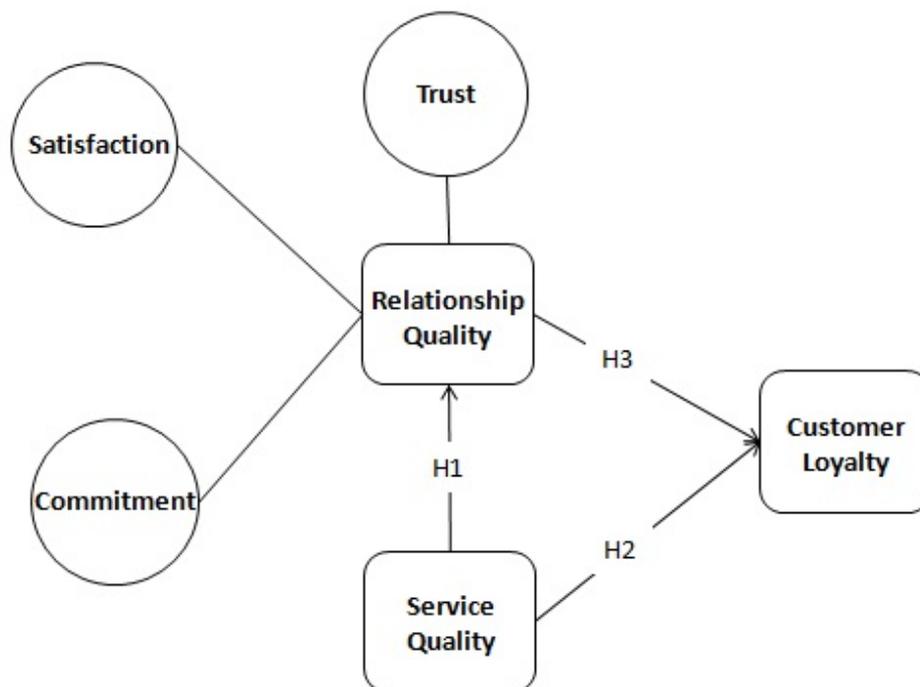
*Hypothesis 1: Service quality has a positive impact on customer loyalty.*

*Hypothesis 2: Relationship quality has a positive effect on customer loyalty.*

*Hypothesis 3: Service quality has a positive impact on relationship quality.*

*Hypothesis 4: Service quality has a positive impact on customer loyalty through relationships quality.*

**Figure 1:** Conceptual Model



### 4. METHODOLOGY

This study is applied research and descriptive - correlation in terms of purpose and methodology. In this study information about theory and the literature obtained by study previous researches. Also, the data for testing hypotheses were collected using questionnaire that has appropriate reliability and validity. In this regard, we use 4, 2 and 8 questions for analysis service quality, customer loyalty and relationship quality respectively. Moreover, the statistical population is composed of customers of Saderat Bank of Mashhad city of Iran in September 2013 and the sample consists of 200 customers. Tables 1 and 2 represent full result of reliability and validity of the questionnaire.

**Table 1:** Correlation matrix and divergent validity

Construct	SQ	RQ	CL	Square Root of AVE
SQ	1			0.742
RQ	0.712	1		0.819
CL	0.537	0.623	1	0.752

**Table 2:** Convergent validity and reliability

Construct	AVE	Load Factor	CR	Cronbach Alpha
RQ	0.671	-	0.859	0.754
Trust	-	0.79	-	-
Commitment	-	0.813	-	-
Satisfaction	-	0.853	-	-
SQ	0.551	-	0.759	0.682
SQ1	-	0.561	-	-
SQ2	-	0.854	-	-
SQ3	-	0.713	-	-
SQ4	-	0.503	-	-
CL	0.566	-	0.712	0.770
CL1	-	0.556	-	-
CL2	-	0.908	-	-

In this research we use structural equation model (SEM) and Smart-PLS software to analyse model. But first, we test goodness of fit index of the model (an index measuring the predictive performance of the measurement model). Regarding to Table 3, the model represent acceptable goodness of fit.

**Table 3:** Goodness of fit

Index	Value
Absolute	0.51
Relative	0.69
Outer Model	0.94
Inner Model	0.73

## 5. FINDINGS

First, demographic characteristics of the sample are presented. In this study, 76.5% of respondents were male and 23.5% female. Also, 96% were married and 4% are single. Most respondents to the 47.5% are between 20 and 30 years (see other attributes in Table 4).

**Table 4:** Demographic characteristics

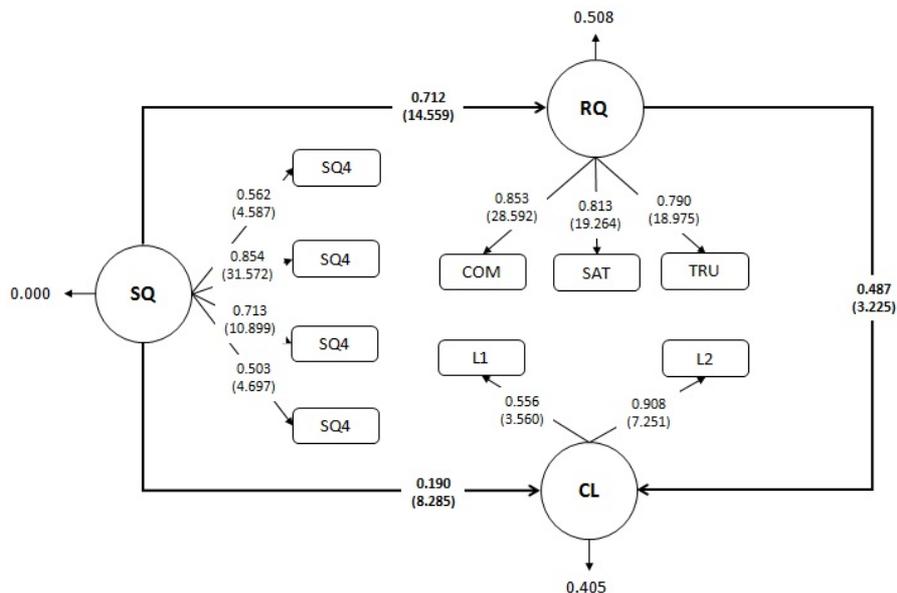
Attribute	Classified	Frequency
Gender	Male	76.5
	Female	23.5
Age	20-30	47.5
	30-40	32
	40-50	14
	Over 50	4.5
	Unknown	2
Education	High School	20.5
	Diploma	51.0
	Bachelor	20.5
	Master and PhD	6.0
	Unknown	2.0
Marital Status	Single	4.0
	Married	96.0

It is applying t-values to determine the significance of paths of model in which values over 1.96 or lower -1.96 shows the path will be significant at a confidence level of 95%. The data obtained from the questionnaires were applied in Smart-PLS software. The result of analyses each hypothesis is shown in Figure 2 and Table 5.

**Table 5:** Summary of Hypothesis Tests

Hypothesis	Path	Path Coefficients	Standard Error	T-Value	Result
1	SQ → CL	0.190	0.148	8.250	Accept
2	RQ → CL	0.487	0.151	3.225	Accept
3	SQ → RQ	0.712	0.048	14.559	Accept

**Figure 2:** Path Coefficients and T-Value



According to the findings, service quality has positive and significant effect on customer loyalty (H1). Moreover regarding to 3.25 of t-value and 0.487 coefficient of path2, relationship quality has positive and significant impact on customer loyalty (H2). In addition, it is supported that service quality has positive and significant effect on relationship quality (H3).

In hypothesis 4, indirect path of service quality on customer loyalty through relationship quality has investigated.

The path coefficient of this hypothesis is equal with multiplying of the path coefficient between service quality and relationship quality on path between relationship quality and customer loyalty. Moreover, since these two paths are positive and significant. Thus, this paper supports relationship between service quality and customer loyalty through relationship quality.

**Table 6:** Indirect path of hypothesis 4

Hypothesis	Path	Path Coefficients	Result
4	SQ → RQ → CL	0.347	Accept

Then, direct and indirect effects of each variable have been measured on customer loyalty. According to the findings, the relationship quality including components of trust, satisfaction and commitment have less effect than the service quality to attract customer loyalty in banking.

**Table 7:** Summary of variables effects on customer loyalty

Factors	Direct Effect	Indirect Effect	Total Effect
Service Quality	0.190	0.347	0.537
Relationship Quality	0.487	-	0.487

## **6. CONCLUSION AND PRACTICAL IMPLICATIONS**

With the aim of sustaining long term relationships with their customers, many businesses have changed their strategic focus to emphasize customer retention (Sasikala, 2013). To this aim, each organization needs to be conscious and understand the determinants of customer loyalty. Therefore, the present study attempted to investigate effects of service quality and relationship quality including components of trust, commitment and satisfaction on customer loyalty in the banking sector.

The results of the first hypothesis suggests that the improvement of service quality increases customer loyalty that compatible with the results of previous studies such as Hafeez and Muhammad (2012) in Pakistan banking, Aminu (2012) in Nigeria banking, Kheng et al., (2010) in Malaysia banking and Onwonga (2012) in Kenya banking. Thus, service quality is a vital importance for banking industry. Indeed, Service quality determines an organizations success or failure (Rehman and Afsar, 2012) and Lee et al., (2011) conclude that service quality is the key to the survival of service businesses. So, banks are required to provide services appropriately and delivery in the shortest time. In addition, banks need the environment with clean and tidy equipment as well as sufficient expertise and tactful action in

employee. Finally Banks have to more effort in the e-commerce quality such as ease of access and correct operation of ATMs and also reduce the level of errors in all electronic transactions.

The results of the second hypothesis testing show that the relationship quality including satisfaction, trust and commitment has a positive and significant impact on customer loyalty that accordance with findings of Adoyo et al., (2012), Bojey and Alwie (2010), Doaei et al., (2011) and Macintosh (2007). Relationship quality is assumed as a diagnostic tool for assessing the strength of the relationship (Fournier, 1998). Accordingly, Roberts et al. (2003) define relationship quality as a measure of the extent to which consumers want to maintain relationships with their service providers. It is generally accepted that customer satisfaction, trust and relationship commitment are key components of relationship quality. So, banks have to attempt seriously on attracting customer confidence about the quality and reliability of their services and meet the expectations and needs of customers as well as develop strong relationships with key customers. In addition, the lack of customer trust in banks can be caused by opportunistic behaviours and uncertainty to perform duties appropriately by bank managers and staff. In this case, customers' intention to relationship with the bank in term of relationship commitment reduces and following to reduce dependence on use of that bank services, leaving customers will come. Otherwise and followed meet customers' expectations, switching barriers for customer increases and customers receive a higher value compared to other banks that lead to customer loyalty and favourable word of mouth to persons for using the bank's services.

The result of the third hypothesis suggests that by increasing service quality, relationship quality improved. This finding is consistent with research Sahin et al (2012). In that study, they examined the impact of service quality on relationship quality including factors trust, commitment and satisfaction and indicated that service quality has impact on all three components and these three factors also affect repurchase intention. Finally, according to this hypothesis and significant relationship between relationships quality and customer loyalty, this study suggests that the services quality has also indirect effect on customer loyalty through mediating role of relationship quality. Quality is understood as a competitive weapon (Parasuraman et al., 1985). Since quality occurs during service delivery and usually in an interaction between the customer and contact personnel of the service firm (Sahin et al., 2012), service quality is highly dependent on staff performance that requires fundamental trainings. In addition, the use of incentive mechanisms to promote customer-oriented in employees as well as utilize education, experience, talent and skills of the customer-oriented staff is suggested to recruit and train human resources in banks more efficiently.

## **7. LIMITATIONS AND IMPLICATIONS FOR FUTURE RESEARCHES**

This study is affected by some limitations like other researches. It means the data collection tool is questionnaire and not used other tools such as interviews. Another limitation is that, over time, customers' priorities can be changed. Therefore, it is necessary to re-evaluated influence of relationship quality and service quality on customer loyalty periodically. However, it is recommended for future researches to examine the impact of demographic variables on customer loyalty thereby banks can focus on groups with higher loyalty and marketing programs can participate in order to retain and attract loyal customers. Also, because of some scholars are considered relationship quality components beyond the three

criteria of satisfaction, trust and commitment, it is suggested that future researches develop the effects of other relationship quality components on customer loyalty in banking sector.

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