

**The Effect Of Relationship Marketing On Costumer Loyalty In The Algerian Banking Sector Evidence From « Agriculture And Rural Development - Bank In Oum El Bouaghi City-**

أثر التسويق بالعلاقات على ولاء الزبائن في القطاع المصرفي بالجزائر

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**Abstract :**

**ملخص :**

This paper seeks to study the effects of Relationship marketing strategies on customer's behavioral and attitudinal loyalty by presenting a model for effectiveness of relationship marketing in algerian Banking sector. A survey was then designed to highlight customer loyalty level towards the « Agriculture and Rural Development » bank based on five determinants (trust, commitment, communications, bonding and satisfaction). A quantitative approach was employed, and 223 valid questionnaires .Through our applied study at the level of the slected bank we have reached that the relationship marketing practices at the level of this bank is limited; The Bank does not pay much attention to the value of communications and personal interactions, that's why the majority of rspondents said that what connects them to this bank is the financial and structural bonds. We also found that the customer's satisfaction levels are low due to the of lack of Services' excellence, but they continue to deal with it because of the limited competition and the weak attractiveness of competitor banks' offers.

**Keywords:** Relationship marketing, buyer-seller relationship, one to one marketing, customer loyalty, banking sector .

تهدف هذه الورقة إلى دراسة اثر استراتيجيات التسويق بالعلاقات على كل من الولاء السلوكي والموقفي لدى الزبائن من خلال تقديم نموذج لفعاليتيه في القطاع المصرفي الجزائري. وقد تم تصميم استبيان لتسليط الضوء على ولاء الزبائن نحو البنك الفلاحة والتنمية الريفية على أساس خمسة محددات (الثقة، الالتزام والاتصالات والترابط والرضا)، تم استخدام منهج كمي وجمع 223 استمارة، وتوصلنا إلى أن ممارسات التسويق بالعلاقات على مستوى هذا البنك محدودة؛ حيث أنه لا يولي اهتماما كبيرا لقيمة الاتصالات والتفاعلات الشخصية، وهذا ما أكده معظم أفراد العينة المبحوثين بقولهم أن ما يربطهم بهذا البنك هو السندات المالية والهيكلية. كما لاحظنا أن مستويات رضا الزبائن عن خدمات هذا البنك إلا أنهم يستمرون في التعامل معه بسبب نقص المنافسة من جهة وعدم تميز عروض البنوك المنافسة.

**الكلمات المفتاحية:** التسويق بالعلاقات، العلاقة بين البائع والمشتري، ولاء الزبون، القطاع البنكي.

**Introduction:**

Marketing - as a concept and practice - has seen many changes and deep developments, when it devolved from the production concept to the sales concept, then to the marketing concept arriving at Integration of the social side. After all this, it has been retained basing on achieving almost the same objectives by focusing on acquainting the largest possible share of customers and winning the most market transactions, that's why it has been called «transactional marketing » which depends on the idea of (Hits Run Market) By considering each transaction with customers as an opportunity without paying attention to the future communication or the continious relationships.

In th last decades, the interest in studying The economics of long-term customer relationships has increased, Especially after " Heskett" introduced the concept of " market economies", by which he means achieving results by understanding the customers instead of concentrating on developing scale economies (Grönroos, 1994, P.8). Therefore, it became necessary to rethink about the organization's view to its customers, and to adapt its marketing's practices, and how to manage its relations with them. thus, a new marketing trend known as "the relationship marketing" became to emerge and develop. On the other hand, the vigorous competition made the marketors worried about maintaining the exsisting costumers more than attracting new ones.

In today's hyper competitive market, it is very essential for all the companies to have a long term and Profitable relationship with their costumers and to reach a maximum level of loyalty. Especially if we know that results of many studies have proved that the cost of attracting new customers is much more than maintaining existing customers, Others argue that long-term relationships with customers are a competitive advantage of the organization, thus it contribue in tgenerating stable and sustained profits and returns, Reichheld gives an example of this: "At MBNA (in the credit card business in the US), a 5 per cent increase in retention grows the company's profit by 60 per cent by the fifth year. (Reichheld, 1993, P. 65).

**1- Relationship marketing:**

The concept of relationship marketing was formally introduced by Berry (1983) who defined it as "attracting, maintaining and enhancing customer relationships" (Glenn; Zannie, 1997, P.278). Grönroos added the perspective of non-customer partnership, mutual benefit, promise keeping, and profitability, while viewing relationship marketing "to establish, maintain, enhance with customers and other partners, at profit, so that the objectives of the parties involved are met. This is achieved by a mutual exchange and fulfilment of promises ». (Shammout, 2007, P.15). from his part, Don Peppers believe that Relationship marketing is grounded in the idea of establishing a learning relationship with each customer, starting with your most valuable ones. (Peppers et al, 1999, P.151).

As a conclusion, relationship marketing can be defined as :

"Strategy and an integrated approach depends on a set of a continuous activities and steps which begin from market segmentation in order to determine the target customers; who the company will work- not only - to satisfy their needs and desires , but also to maximize the value of relations with them. This can be done through communication, personal interactions, and relationship in formula of long-term cooperation which help the company to enhance its knowldge about its costumers, arriving to serving them better and reinforce their trust, satisfaction, thus their loyalty ».

The literature regarding relationship marketing presented several types of relationship programs that may deliver different types of benefits to consumers. These

programs serve as the basis on which different types of bonds are formed between the consumers and the organization De Wulf et al. (2001) have classified relationship marketing programs into four types namely: Tangible Rewards, Direct Mail, preferential treatment and interpersonal communication (Beenish; Awan, 2014, P. 682).

Identifying key dimensions of relationship marketing is important because through understanding these dimensions, relationships can be developed and success can be achieved. Nevertheless, researchers in the field did not agree on specific dimensions. "Ndubisi and Wahl (2005)" determine it in: trust, commitment, competence, equality, empathy, conflict elimination and communication or confidential information (Ndubisi; Oly, P. 543). "Sin et al. (2005)" believe that relationship marketing is a one-dimensional component consisting of six parts that are : trust, bond, communication, common values, empathy and interaction.

We hypothesize relationship marketing orientation as a multi-dimensional constructs consisting of five behavioral components: Trust; Commitment; Communications; Bonding, and Satisfaction. In the following, every part is discussed:

### **1. Trust :**

Trust is an important factor in the development of marketing relationships and exists "when one party has confidence in an exchange partner's reliability and integrity. It defined as "A belief or conviction about the other party's intentions within the relationship " (Gilaninia et al, 2011, P. 795)

Sivadas and Dwyer (2000) identified it as one of the key factors that consistently influence success of relationship marketing. Moreover, Sin et al (2005) considered trust to be one of the fundamental aspects of relationship marketing orientation ( Soimo, 2015, P. 1310).

### **2. Commitment :**

Commitment is another important determinant of the strength of a marketing relationship, and a useful construct for measuring the likelihood of customer loyalty and predicting future purchase frequency. Hocutt (1998) views commitment as "an intention to continue a course of action or activity or the desire to maintain a relationship" (Taleghani et al, 2011, P. 158). Also it is defined as a clear or implied obligation to constant relationship between both sides (Garmsiri, 2015, P. 1056).

### **3. Communications :**

Communication is defined as the understanding of consumers from the interaction of seller and buyer in a friendly and personal manner (Naoui et al, 2010, P. 137). Also communication is defined as the formal as well as informal exchanging and sharing of meaningful and timely information between buyers and sellers Continuous (Taleghani et al, 2011, p: 158). Communication between the Corporation and its clients is beneficial to both parties; On the one hand, the customer gets the different information that he wants, also he can express his opinion about the services he receives. On the other hand, informations resulting from the feedback help the organization to monitor any change in the level of costumers' purchasing behavior and to address any complaints which may cause their dissatisfaction.

### **4. Bonding :**

Bonding is defined as the dimension of a business relationship that results in two parties (the customer and the supplier) acting in a unified manner toward a desired goal (ibid). Also, Bonds have been defined as "psychological, emotional,economic, or physical attachments in a relationship that are fostered by association and interaction

and serve to bind parties together under relational exchange (Smith, 1998, P.78). these bonds have three types which are:

#### **4.1. Financial bonds :**

These bonds referred to as frequency marketing or retention marketing, where the service provider uses economic benefits to secure customer loyalty, that's why many companies tend to offer incentives and benefits that can easily be weighed down and evaluated by consumers in monetary terms. So these programs help the company to attract consumers.

#### **4.2. Social bonds :**

This type represent personal ties between the consumer and organisation, interpersonal interactions, friendships and identifications. Companies adopt social programs to capitalize on the interpersonal nature of human interaction to build social ties that foster good relationships between consumers and organizations, and to feelings the consumers can relate with. These programs may include: free events, linkages, community clubs, free meals, exclusive memberships etc. (Beenish; Hayat Awan, op.cit, P . 683)

#### **4.3. Structural bonds ;**

Structural bonds are considered the highest level of relationship marketing as companies can consolidate their relationships with customers through adding structural bridges in addition to the financial and social bridges.

Structural relationship marketing programs includes tangible, additional benefits which are supportive for the customers in terms of usage of products and provisioning of services e.g. personalized packaging of products, customized billing procedures, and other customized services upon request (Ibid).

### **5 - Satisfaction:**

Satisfaction is a person's feelings of pleasures or disappointments resulting from comparing a product perceived performance (or outcome) in relation to his/her expectation (Nsobiari, 2014, P.111). Satisfaction is one of the key keys to enhancing customer loyalty, because only the satisfied customer will maintain his relationship with the company for as long as possible and will therefore continue to buy back their products. He will also speak positively about it and give less attention to what competitive companies offer; and become less sensitive to prices, And its interaction with the institution will be more effective.

### **2 - Customers loyalty**

In today business environment, companies are focusing on customer loyalty that is why they believe in customer relationship management. The aim of customer relationship management is to create not only satisfied customer but also the loyal customer who in turn not only practices repeated purchases but also loyal ones who spreads a favorable word of mouth.

Several contemporary researchers have confirmed the evolution of loyalty over time From earlier studies where loyalty was defined simply as a behavior of repeated purchase to more recent multi-dimensional definitions, such an evolution involves in various stages and interpretations. For this reason, the researchers' definitions of loyalty vary ; for some is a sensible decision of preference for customer value engagement and promises (Nurul; ferry, 2016, P.396). And for others it is the willingness of a consumer to purchase the same product and keep the same profitable relationship with a particular company. But Dick and Basu develop a most solid

approach of this concept: "the strength of the relationship between an individual's relative attitude and repeat patronage" (Bobâlcă, 2013, P.104).

Working toward promoting customer loyalty (or brand loyalty) is critical to your goal for many reasons. Some of the benefits obtained are (Singh; Imran, 2012, P-P.2-3):

- Increasing loyalty and customer retention by just 5% can increase profits by 75%.
- Most dissatisfied customers will eventually tell nine other people about their problem.
- Only 4% of dissatisfied customers actually complain to the Company.
- Satisfied customers tell 5-6 other people about their positive experience.
- Loyal customers will offer you more business as these are the customers who tend to have approach and buy from you more than the new customers.
- Loyal customers have faith in the quality and varieties you sell for the products. This creates a great opportunity to fulfill more of your customers' needs than the traditional ones you currently meet.
- The more loyal customers you have in your business, the safer you are with the competition world around.

Behaviorally loyal customers could be divided to sub-segments by the reason of acting (Kuusik, 2007, P.6):

- Forced to be loyal;
- Loyal due to inertia;
- Functionally loyal.

Sometimes customers are forced to be loyal when they have to be clients even if they do not want to; As an example of this case, we recall the case that one company monopolies the whole sector, so the customer has no opportunity to choose or switch to another company,

Loyal behavior may also result from inertia when customer does not move to another vendor due to comfort or relatively low importance of operation; if the choice has low importance, there is no Point to spend time and effort on searching for alternatives. Thus, based on his faith in the suitability of the current product, the customer continues to use it without checking alternatives (Ibid).

Functional loyalty can be created by functional values using price, quality, distribution, usage convenience of a product or through different loyalty programs

Several factors have been identified to influence customer loyalty. As Beerli et al (2002) pointed out there has been a growing interest in recent years in analysing the factors influencing customer loyalty especially in marketing of services. Among such variables that influence customer loyalty includes customer satisfaction and switching costs\*. But Reichheld didn't agree that satisfaction is a basic rule or a platform for building loyalty, because he found 60-80% of customers who defect to a competitor

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\* **Switching costs** Are The costs incurred when a customer changes from one supplier or marketplace to another. The higher these costs are, the more difficult it is to execute the switch. Although most prevalent switching costs are monetary in nature, there are also psychological, effort- and time- based switching costs. A switching cost can manifest itself in the form of significant time and effort necessary to change suppliers, the risk of disrupting normal operations of a business during a transition period, high cancellation fees, and a failure to obtain similar replacement of products or services.

said they were satisfied or very satisfied on the survey just prior to their defection (Boohene; Agyapong, 2011, P.231).

In addition, some other factors contributing to customer loyalty include customer relationships management strategies, corporate image, communication, and complaint handling.

Dick and Basu (1994) presented the framework model of loyalty that is shown as Figure 1. They suggest that relative attitude drives repeat patronage, subject to antecedent and situational constraints, and that an attitude-behaviour association leads to further loyalty behaviours.

**Figure 1. Dick and Basu’s (1994) Typology of Loyalty.**

		High	Low
Relative Attitude	High	True Loyalty	Latent Loyalty
	Low	Spurious Loyalty	No Loyalty

Source. East et al, 2005, P.12.

Through the above figure, we distinguish figure four types of loyalty :

1. **True loyalty** ;combining high levels of both repeat purchase and commitment towards a firm, truly loyal try to overcome obstacles and make sacrifices in order to purchase its products or services. A truly loyal costumer offers a business the full-extent of benefits associated with loyal (kumar; srivastava, 2012, P. 91).
2. **Latent loyalty** ; A high relative attitude combined with low repeat purchase signifies latent loyalty. If a customer has latent loyalty, situational effects rather than attitudinal influences determine repeat purchase.
3. **Spurious loyalty**; (or artificial loyalty) loyalty exists when a consumer has a strong preference for or attitude toward a brand, even though they are not emotionally attached to the brand. This outcome could occur if no alternatives are available in a category or if choice is made strictly on past experiences and habits
4. **No loyalty**; For varying reasons, some customers do not develop loyalty to certain products or services. Generally speaking, businesses should avoid targeting no-loyalty buyers because they will never be loyal customers; they add little to the financial strength of the business. The challenge is to avoid targeting as many of these people as possible in favor of customers whose loyalty can be developed.

Customer loyalty development had been categorized into four sequential phases by Oliver as following (kumar ;srivastava, Op.cit, P.52):

1. **Cognitive loyalty**; The customer believes the product to be superior than others and thus, chooses it over others.
2. **Affective loyalty**; Reiterated confirmations of customers' expectations lead to affective form of loyalty where a particularly favourable attitude gets developed towards the brand.

**3. Conative loyalty;** High involvement and motives fueled by strong buying intentions give way to the development of an intense form of loyalty i.e., conative loyalty .

**4. Action loyalty;** Strong motivations that ultimately lead to actions directed by the ‘need to remove’ every possible problem that might hinder the loyalty driven decision of purchasing a specific brand.

**3 - Research Methodology**

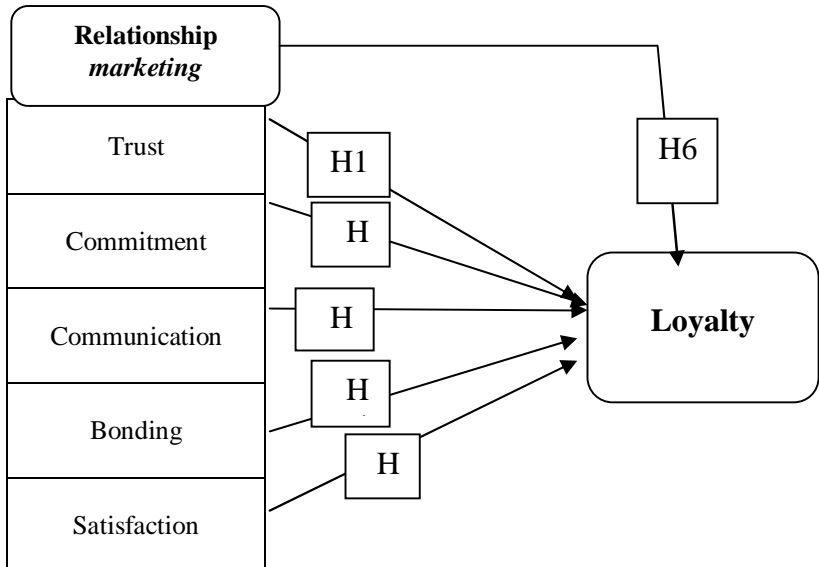
This study is exploratory quantitative in nature, based on banks relationship marketing orientation and customer loyalty from the customer point of view.

Due to budget and time constraints, research population is determined as 130 customers of Agriculture and rural development bank in Oum El Bouaghi city. This constraint prevents the generalization of research results to all consumers. Moreover only banking sector was selected within the scope of the research, So; we can't generalization the findings to all sectors.

**1. Research Design and hypothesis**

According to the theoretical literature and background of the present study, the following conceptual model has assessed in order to investigate the impact of relationship marketing on customer loyalty.

**Figure 02: Conceptual Model**



Based on our review, we frame five hypotheses include:

- H 1: trust has a significant impact on customer loyalty.
- H 2 : commitment has a significant impact on customer loyalty
- H 3: communication has a significant impact on customer loyalty.
- H 4: bonding has a significant impact on customer loyalty
- H 5: satisfaction has a significant impact on customer loyalty
- H 6: relationship marketing has a significant impact on customer loyalty



**2. Sampling And Data Collection**

The study targeted a sample of 150 customers wich deal with the « Agriculture and Rural Development » bank. A survey was designed to highlight customer loyalty level towards the selectedbank based on five determinants (trust, commitmnt, communications, bonding and satisfaction). A quantitative approach was employed, and 123 valid questionnaires were collected from 150 respondents..

The questionnaire consist of 26 question; 4 of them in the field of trust making; 8 of them about commitment; 5 about communication ; 5 about bonding and 4 about customer's satisfaction. These 26 questions have been distinguished in the form of 5 choices with the help of Likert scale rating as follows strongly disagree, disagree, neither agree nor disagree, agree and strongly agree.

The data was analyzed and interpreted with the help of Statistical Package for Social Science (SPSS).

**4-Results And Analysis**

A split half correlation coefficient has been found for each relationship marketing vstrategy, ranging between 79% - 91%, which is statistically significant at the 5% significance level. and it turned out that the reliability coefficient for the measure as a whole is 86% , noting that the test parameters for each strategy ranged between 75% - 96%, which indicates that the scale is characterized by a high factor ofstability that gave the data used a type of validity and reliability.

Cronbach Alpha coefficient of relationship marketing was equal to .965 percent and for the Sub variables it wzs like it is shown in the table below.

Table 01. Cronbach's Alpha

variables	Cronbach's Alpha
trust	0.925
commitment	0.908
communication	0.850
bonding	0.895
satisfaction	0.925

From Table 01, Cronbach's Alpha for all the variables ranged from 0.850 to 0.925. All values exceed the minimum acceptable value for Cronbach's Alpha. The majority of respondents (42%) said that the bonding is the most important reasons for their loyalty towards the bank, the most noticable that only 9 per cent from them mention the role of Social bonds, when 56 per cent stressed on the role of the financial bonds.

A considerable percentage (31 %) of respondents said that their level of trust in their dealings with the bank has a significant role in continuing their relationship. But what was noticeable is that the factor of satisfaction ranked was the last by a rate of 7 per cent, Here is the question : why someone continues to deal with a bank if he is unsatisfied with their dealings with them ! It is possible that this can be explained by the lack of attractiveness of other banks (competitors) , because the banking sector in



Algeria in general; and of Oum el Bouaghi city in particular is characterized by the dominance of public banks\*, their services are usually converged in terms of quality.

### **5 - Conclusion and Recommendations:**

Through the study of literature theories, we have concluded that the relationship marketing is based on several dimensions that must be paid attention to each and work to strengthen them, so that the company can achieve and benefit the many advantages achieved by this new orientation in marketing, especially on the level of improving and strengthening the relationship of the bank with its customers.

Study results proved that there are statistically differences in this loyalty level due to income level, and gender, while no differences were found due to customer educational level. Males constitute 68% of study sample, and 58.7 % of the total sample who has less than university (diploma and less than secondary) 23.4% of the sample their income ranges between 30000 – to less than 80000 dinars. The highest percentage of the sample amounted to of the whole. The results also show that half of the sample has loyalty towards «Agriculture and Rural Development» bank

Results confirm that 47 % of those of high income have loyalty to this bank ; and this ratio is less among those of low-income, due price sensitivity that characterize this category due to its limited financial resources, and its continuous research for lower prices and better services.

Through our applied study at the level of the « Agriculture and Rural Development » Bank we have reached that the relationship marketing practices at the level of this bank is limited; as evidenced by the answers of the sample respondents which confirmed that, The Bank does not pay much attention to the value of communications and personal interactions that can improve the quality of customers service (and thus their satisfaction and loyalty) by providing the company with useful information about what the customer wants, as well as his future purchase behavior.

Also we have notice that What connects the customer to this bank is the financial and structural bonds while the social ones come in the last rank with a percentage that doesn't exceed 9 per cent; This confirms once again the limited of relationship marketing practices, which depends on building social and personal relationships characterized by friendship, kindness and good listening and dealing.

On the other hand, the bank should upgrade its services so that it can achieve high levels of satisfaction, avoiding any future risks related to the possibility of its customers switching with competitor banks, especially private banks that have not yet penetrated the banking sector in OumAl-Bouwaghi city, especially if we know that these banks operate with a completely different culture comparing to the culture of public banks

Based on the above mentioned results, a set of recommendations was formulated as follows:

- To pay more attention to complaints and suggestions boxes and to use them in identifying customers needs and desires of, according to modern marketing concept.
- To pay more attention on employees' motivation and enhancing their satisfaction, because the satisfied employee shows more loyalty and better performance and services for the customers.
- To pay more attention to communication and make it direct and Continuous.

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\* The banking sector in Oum El Bouaghi city is monopolized by public banks, and there are no existing of foreign or private banks that exist in some other cities such as : Gulf Bank Algeria, Trust Bank Algeria, HSBC Algeria, Natixis Bank, ABC Bank, ....

- To pay attention to customer segmentation to maximize effectiveness of targeting process.
- To provide criteria for customer satisfaction measurement.
- To pay attention to customer relationship management concept to establish strong and profitable relationships with customers.

Future research might include similar studies conducted in other geographical areas to compare the findings, or relationship marketing and customer loyalty studies in other industries using different conceptual model and/or measuring instrument adopted in this study.

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