

Role of Relationship Marketing in Building Customer Loyalty in Services Sector of Pakistan

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Abstract

The basic aim of this study is to unfold the emerging importance of relationship marketing in the present era and build trust and relationship commitment for the customer loyalty for successful relational exchange. The idea was to determine the differential effects of trust, perceived service quality and relationship commitment on customer loyalty. This paper also includes the service quality antecedents and their effect on the loyalty of the customer. The proposed model has been tested with adapted survey questionnaire in context of insurance sector service. The sample size was 100 respondents having insurance policy of two renowned life insurance companies of the country. The regression analysis and PCA (Principle Component Analysis) was performed. This approach of single industry may create the internal validity of the proposed model, repetition in alternative service settings is required to upsurge the generalizability of the results. The results underwrite to understanding of the relationships between dissimilar elements of trust, service quality, relationship commitment, and customer loyalty; offer critical inferences for managers of service organizations; and climax directions for future research. This also helps to understand the firm's intentions towards the quality and the role quality in customer loyalty.

Keywords: Customer Loyalty, Trust, Relationship commitment, Services marketing, services quality, Salesman Characteristics, Relationship Marketing

1. Introduction

1.1 Background

Market orientation and relationship marketing are the two important streams of strategic marketing. These two ideas are connected to each other but during the last period they have settled autonomously of each other and are the two major brooks of strategic marketing. (Steinman, Deshpande, & Farley, 2000). The emphasis of the market orientation is on the requisite of supplier and customers while the relationship marketing conceptually density on the mutual benefit and communication between the supplier and buyer. In this specific study the emphasis of authors is on the stream of relationship marketing that enables the mutual benefit of supplier and buyers (Morgan & Hunt, 1994).

1.2 Significance of the Study

The most of services marketers recognize the role of long-term relationship with customers (Eisingerich & Bell, 2007). It is also important for service providers to transform the services encounter into relationship (Coulter & Coulter, 2002). According to Doney & Canon, 1997 for maintaining successful relationship in buyer and seller trust is an important determinant. The relationship marketing has heightened the importance of trust in forecasting the strong relationship (Sirdeshmukh, Singh, & Sabol, 2002). Services are intangible in nature and differ from physical products in number of ways. They have search, credence, and experience attributes. Yet, exchange in many service contexts involves long-term objectives and a continuous stream of interaction between seller and buyers which in part reflect the risk and complexity of the services (Lovell C. H., 1983).

1.3 Broad and specific Problem Area

The drive of the study is to fill the literature gap. By offering the first empirical study of the relationships between trust, perceived service quality and relationship commitment and customer loyalty in services marketing, we strive to achieve several objectives. In the same study we also include the antecedents of service quality and their effect on the customer quality. Given the significant costs tangled in long-lasting relationships, establishing valuable with consumers, this investigation is managerially beneficial by highlighting the proper "fit" between trust building and efforts loyalty. Second, succeeding the guidelines of (Baron & Kenny, 1986) we discover the degree to which relationship commitment mediates the relationship between consumer trust and customer loyalty. More precisely, the model delivers a framework for analyzing the indirect effect of trust on customer loyalty through the relationship commitment.

2. Literature Review

Relationship marketing is process that is beneficial to parties involved in the exchange. The exchanges concept

regarding relationship marketing can be viewed as either a transaction cost analysis approach or a theory approach regarding social exchange. Literature suggested social exchange theory supposed that exchanges of goods and services take place between two parties who are acting in their own selfishness and who will adopt social action based on cost and rewards. The exchange of services and goods take place not only for money but also for those benefits which are non-monetary such as love, esteem and affection. Social exchanges consist of power's element, allowing one party to do activities according to their will. In relationship marketing, transaction cost analysis and social exchange theory concepts are used to clarify relationship marketing paradigms (Kanagal, 2006).

Relationship marketing has been defined in following ways.

Berry L. L., 1983, define it as the maintaining, attracting enhancing the customer relationship. In Relationship marketing buyer and seller encounter accrue over time and here opportunities exist to convert the discrete transactions and individual into relationship marketing (Czepiel, 1990).

Relationship can be used to explain number marketing relationships like buyer and firm, employee, supplier and regulator (Morgan & Hunt, 1994). The relationship marketing importance has emerged as major point for business strategy and this can be attributed to following factor.

- Blurring the boundaries that exist between the firms and markets to customers (Day, 2000).

According to (Hunt S. D., 1994) the focus should be on the successful functions of relationship marketing that are, trust, commitment, and trustworthiness. There number researches that conclude that trust and commitment have the positive impact on the relationship quality (wong & sohal, 2002). Customer loyalty is to be positively related in following ways.

- Repurchases intentions of buyers.
- Consumer trust has a optimistic association with both repurchases intentions and customer loyalty (Eisingerich & Bell, 2007).

There two views about the relationship marketing;

- Relationship generalization is consistent with economist assertion i.e. relationship is a quality surrogate and the buyers have positive feelings about the service.
- Relationship marketing adds value to service through certain demanded "peripherals" (Crosby & Stephens, 1987).

Trust has defined in following ways,

- Trust as the benevolence (genuinely interested in other parties' interest) and perceived credibility (reliability) toward the target of interest (Doney & Cannon, 1997).
- Trust as a multi-dimensional construct, trust has proven to be a global one-dimensional construct (Joshi & Stump, 1999). The one-dimensionality of trust is consistent with others those who view the benevolence and credibility dimensions as antecedents rather than the components of trust (Mayer, Davis, & Schoorman, 1995).
- Eisingerich & Bell, 2007, describe the quality of service as an important aspect to establish the customer trust.

Stake holders have an important role in relationship marketing. That's why key goals of marketing activities is to build strong relationships with customers and stakeholders. The various entities involved in relationship marketing are

- Customers.
- Channel partners (Suppliers and distributors etc)
- Society (environment)
- Employees
- Financial partners (Shareholders and investors etc)

These five entities are combined to be known as "Marketing network" for relationship marketing. Today the organizational success is not only an individual success but it need to be network success that include the five above mentioned entities. This results in high rewards and high performance.

Coulter & Coulter, 2002, identify the three characteristics of the salesman and empirically validate the importance of these characteristics. The characteristics were empathy, politeness and similarity between the salesman and the customer. The items used to measure these characteristics were shared values and believes, understanding the customer, friendly talk with customer and to give reliable advice for the services purchase.

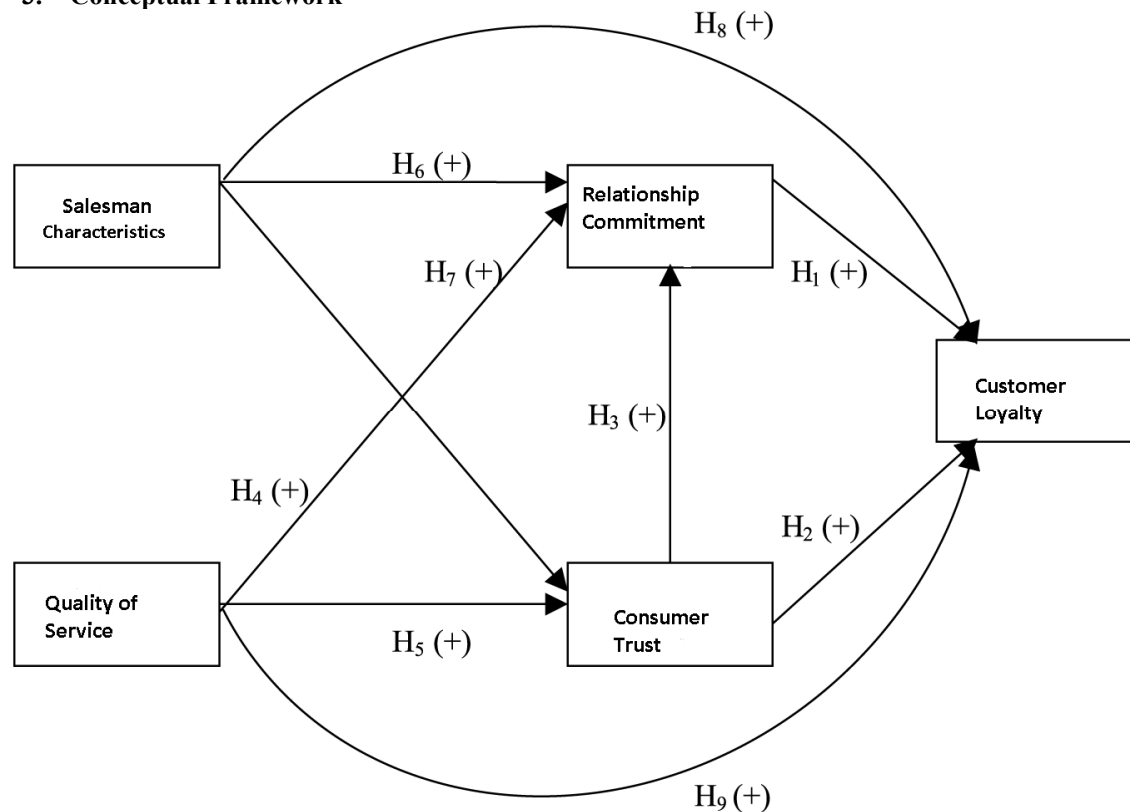
Thus, retaining loyal customers is crucial. It has been noted in previous studies that loyalty impacts positively on buying behavior (MsMullan & Gilmore, 2003). Loyal customers exhibit buying behavior through proactive support and purposeful buying rather than by the passive acceptance of products or services.

In the present study we conceptualize the salesman characteristics and quality as the independent variable. Consumer trust and relationship commitment are the mediating variable. Customer loyalty is the dependent variable.

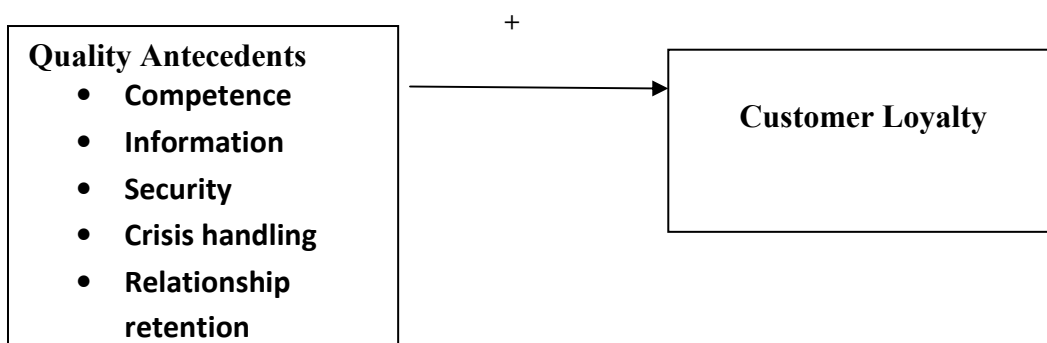
2.1 Contextual Analysis

Currently political system and governments policies of the country are instable. Day by day changing happens in economic issues. Terrorism and other domestic issues changed the living style of the people. The position of Stock Exchange is always remains in ebb and tide rule. And the purchasing power of people also disturbed. They even can't save some amount for their rainy days then how they buy insurance policies and this hard task for the companies for their business. Secondly the bad standing of the insurance agents has also made disorderly impact on this consecrated industry. So keeping in view this situation we have used salesman characteristics as an important variable and other variables for this particular study.

3. Conceptual Framework



Quality antecedents and Customer Loyalty:



3.1 Research Aims and Objectives

Study has following objectives:

- To analyze and emphasize the importance of relationship marketing in customer loyalty
- To analyze the importance of trust and commitment as mediating variable in customer loyalty
- To analyze the role of trust and service quality in developing trust and relationship commitment

3.2 Research Questions

Research Questions for the study are:

- What is the role of relationship commitment and trust in relationship marketing process by building

- customer loyalty?
- How the service quality and trust on employee help in developing customer trust and relationship commitment?

3.3 Hypothesis

- H₁:** Customer loyalty positively effects the relationship commitment.
- H₂:** Consumer trust results positive impact on the loyalty of customers
- H₃:** Consumer trust has positive impact on the relationship commitment
- H₄:** Relationship commitment is positively affected by service quality.
- H₅:** Quality of service has positive impact on the customer trust.
- H₆:** Salesman Characteristics has positive impact on the relationship commitment
- H₇:** Salesman Characteristics has positive impact on the consumer trust
- H₈:** Salesman Characteristics has positive impact on the loyalty of customers.
- H₉:** Customer loyalty positively effects the quality of services

4. Research Methods

A survey questionnaire (Attached in appendix 1) was used to collect the data. The data was collected from the current life insurance policy holders from the Islamabad mainly from two insurance companies' State life of Pakistan and DaudTakafal. The sampling technique was in the bases of convenience availability of respondents. A total of 110 questionnaires were distributed and all were got back but due to error and improper filling 10 were rejected. A total of 100 were used for the further analysis. The Active response rate was 91% that is considered good.

4.1 Questionnaire Development

The seven-point Likret scale used for constructs starts from;

- Strongly disagree (1)
- And strongly agree (7).

The quality of service contains the items of both technical quality and functional quality. The nine items of both technical and functional quality were taken from(Eisingerich & Bell, 2007)The consumer trust was conceptualized of the exchange partner ability to deliver promises with reliability and confidence. The four items of consumer trust were taken from the study of(Morgan & Hunt, 1994). The three items of relationship commitment were also taken from the study of both authors. The salesman contact means the ability of sale representative to make characteristics with the customer and using its characteristics for the trust, relationship commitment and customer loyalty building. The 5 items of sales man contact were taken from the study of(Crosby & Stephen, 1987). The customer loyalty means the satisfaction of customer with service and recommends the services of the organization to others. The three item of customer loyalty were taken from the study of(Bettencourt L. A., 1997).

On the basis of these findings, the authors have used the PZB model to apply on the 5 dimensions as the antecedents of services quality and see their effect on the customer Loyalty. The dimensions include Competence of the organization, Information delivery by the organization, Security provided by organization, crisis handling by the organization and relationship retention. The questions used the Likert scale from 1 strongly disagree to 7 strongly agree.

5. Analysis and Interpretation

5.1 Reliability of the Questionnaire:

The reliability of the survey questionnaire was checked and values of cronbach alpha are given in Table 1. The alpha values are above the required limit.

| Service Quality | Consumer trust | Salesman characteristics | Relationship commitment | Loyalty |
|-----------------|----------------|--------------------------|-------------------------|---------|
| 9 | 4 | 7 | 3 | 3 |
| 0.63 | 0.81 | 0.67 | 0.73 | 0.79 |

Measurement of Results:

The hypothesis described in the model the authors performs the path analysis by using the multiple regression coefficients technique. First the descriptive were calculated in the table 2 given as under.

| Table 2. | 1 | 2 | 3 | 4 | 5 |
|-----------------------------|----------|----------|----------|----------|----------|
| 1. Service quality | | | | | |
| 2. Consumer trust | | | | | |
| 3. Salesman Characteristics | | | | | |
| 4. Relationship commitment | | | | | |
| 5. Loyalty | | | | | |
| Number | 100 | 100 | 100 | 100 | 100 |
| Mean | 5.79 | 6.32 | 5.79 | 5.12 | 5.78 |
| Standard deviation | 1.21 | 1.15 | 0.72 | 1.34 | 1.02 |
| Male | 70 | | | | |
| Female | 30 | | | | |

Correlation Coefficients were calculated and its values are given in Table 3. The variance inflation factor (VIF) statistics described that multi-colinearity does not create problem and the values are in cutoff region i.e. (Menard, 1995).

| Table 3. | 1 | 2 | 3 | 4 | 5 |
|-----------------------------|----------|----------|----------|----------|----------|
| 1. Service quality | 1 | | | | |
| 2. Consumer trust | .68 | 1 | | | |
| 3. Salesman Characteristics | .71 | .74 | 1 | | |
| 4. Relationship commitment | .62 | .69 | .63 | 1 | |
| 5. Loyalty | .67 | .55 | .74 | .61 | 1 |

We used standardized beta coefficients because they can be directly comparable and can give a better insight for relative contribution of each variable. Further, Table 4 Shows the direct, indirect and total impact of each independent variable on customer loyalty.

| Table 4. | Direct effect | Indirect effect | Total effect |
|-----------------------------|----------------------|------------------------|---------------------|
| 1. Service quality | .46 | - | .46 |
| 2. Consumer trust | .17 | .19 | .36 |
| 3. Salesman characteristics | .24 | .36 | .60 |
| 4. Relationship commitment | .13 | .15 | .28 |

In table 5 the regression analysis shows that all hypotheses are supported. The model explains variations in customer loyalty (79 per cent), the mediating constructs relationship commitment (61 per cent) and trust in the organization (39 per cent). According to the hypothesis, customer relationship commitment has positive impact on consumers' loyalty (0.39, p, 0:001), that support H₁. According to H₂ and H₃, consumer trust is positively and significantly related to customer loyalty and relationship commitment (0.17 and 0.34, p, 0:001 respectively). According to H₄ and H₅, both salesman characteristics with customer and quality has a significant influence on trust (0.34, p, 0:001 and 0.32, p, 0:001 respectively). Consider hypothesis H₆ and H₇, effects of salesman characteristics with customer and quality on relationship commitment were positive and significant (0.47, p, 0:001 and 0.10, p, 0:05 respectively). Considering H₈ and H₉, the standardized beta coefficients show that both salesman characteristics with customer and quality had a significant influence on customer loyalty (0.27 and 0.15, p, 0:001).

Table 5.

| Dependent variable | Independent variable | R ² | Adjusted R ² | Beta | T | Significance | F |
|-------------------------|--------------------------|----------------|-------------------------|------|-------|--------------|------|
| Loyalty | Relationship commitment | .79 | .61 | .39 | 14.5 | 0.000 | 45.2 |
| | Salesman characteristics | | | .27 | 9.19 | 0.000 | |
| | Trust | | | .17 | 7.12 | 0.000 | |
| Trust | Quality | .39 | .34 | .17 | 6.61 | 0.000 | 29.9 |
| | Salesman characteristics | | | .33 | 11.4 | 0.000 | |
| Relationship commitment | Quality | .61 | .54 | .29 | 10.9 | 0.000 | 31.4 |
| | Salesman Characteristics | | | .47 | 14.7 | 0.000 | |
| | Trust | | | .10 | 2.59 | 0.017 | |
| | Trust | | | .34 | 15.97 | 0.000 | |

Baron & Kenny (1986) suggested the partial mediation method by relationship commitment would be supported if;

- Trust had a significant influence on relationship commitment.
- Trust had a significant influence on customer loyalty.
- This effect declined substantially by introduction of relationship commitment into the model.

In the model in which relationship commitment excluded (see Table 6), trust creates a significant effect on customer loyalty (0, 61 p, 0:001). By introduction of relationship commitment as a mediator, the effect of trust on customer loyalty dropped to 0.27, p, 0:001, which favors our expectation of partial mediation.

Table 6.

| Dependent variable | Independent variable | R ² | Beta | T | Significance | F |
|-------------------------|-------------------------|----------------|------|------|--------------|-------|
| Relationship commitment | Trust | .45 | .61 | 17.5 | 0.000 | 27.1 |
| Customer loyalty | Trust | .41 | .61 | 11.3 | 0.000 | 15.79 |
| Customer loyalty | Trust | .63 | .27 | 11.7 | 0.000 | 9.12 |
| | Relationship commitment | | .57 | 27.9 | 0.000 | |

Service Quality and customer Loyalty PCA:

Table 7.

KMO AND BARTLETT'S TEST

| | |
|--|----------|
| KMO measure of sampling adequacy | .866 |
| Bartlett's test of sphericity Approx. chi-square | 5059.712 |
| <i>df</i> | 325 |
| <i>Sig</i> | .000 |

Exploratory factor analysis was used to derive the five dimensions: competence, information delivery, security, crisis handling, and relationship retention (see Table 8).

Table 8

Factor analysis of service quality

| Descriptions | F1 | F2 | F3 | F4 | F5 |
|---|------------|------------|------------|------------|------------|
| Competence of the organization | | | | | |
| The organization from which you have purchased insurance services response well during service hours | .75 | | | | |
| The organization from which you have purchased insurance services its service is user-friendly. | .78 | | | | |
| The organization from which you have purchased insurance services its services are clear and understandable | .81 | | | | |
| The organization from which you have purchased insurance services you can obtain the updated information at any time | .69 | | | | |
| The organization from which you have purchased insurance services mange your insurance account accurately | .63 | | | | |
| The organization from which you have purchased insurance services answer your queries | .72 | | | | |
| The organization from which you have purchased insurance services manage your information accurately | .70 | | | | |
| The organization from which you have purchased insurance services fulfill the promises | .67 | | | | |
| Information delivery by the organization | | | | | |
| I trust information provided by the organization from which you have purchased insurance services | | .63 | | | |
| The organizations from which you purchased insurance services is fully equipped and deliver timely information | | .61 | | | |
| The organization from which you have purchased insurance services provides related legal information. | | .69 | | | |
| Security provided by organization | | | | | |
| The organization from which you have purchased insurance services can trust I keep my information confidential | | | .67 | | |
| Limitations on the amount of each transaction cause no inconvenience. | | | .61 | | |
| Crisis handling of the organization | | | | | |
| The organizations from which you have purchased insurance will take responsibility to inform me of the information I need. | | | | .64 | |
| The organization from which you have purchased insurance services takes precautions against unexpected accidents and resolves those that do occur | | | | .60 | |
| Relationship retention | | | | | |
| I am willing to inform the organization from which i have purchased insurance services about how to improve to meet my needs | | | | | .62 |
| I am willing to use the organization from which I purchased insurance services for my future planning | | | | | .70 |
| Reliability | .81 | .77 | .64 | .61 | .68 |

Table 9 contains the analytical results of the regression between service quality and loyalty. The quality of services explains 49 per cent to the loyalty. The antecedents of service quality Competence, information delivery, security, crisis handling and relationship retention are all individually are also positive and significant.

Table9.

| Dependent variable | Independent variable | R ² | Adjusted R ² | Beta | T | Significance |
|--------------------|------------------------|----------------|-------------------------|------|------|--------------|
| Loyalty | Quality of services | .49 | .41 | .35 | 9.37 | 0.000 |
| | Competence | | | .17 | 3.59 | |
| | Information | | | .14 | 4.56 | 0.000 |
| | Delivery | | | | | |
| | Security | | | .17 | 5.9 | 0.000 |
| | Crisis Handling | | | .19 | 6.61 | 0.000 |
| | Relationship Retention | | | .33 | 9.01 | 0.000 |

6. Conclusion and Managerial Implications:

The use of actual results by managers to differentiate themselves in the current competitive market. The commitment of relationship has a significant influence on customer loyalty. Since the customer's desire is to trust or recommend providers of services are also the results of the extent to which they are treated by counselors, those should be aware and assured that the organization considers a very special care of them. For successfully meeting the needs of clients and consultants may need to be skilled in diagnosing the problems, think creatively and develop the innovative solutions. Results suggest that the experience of the consultants "may be necessary to develop relationship commitment and trust, and this property alone does not seem enough. Thus, when the appointment of advisors for finance and managers should check for social competition and emotional intelligence. These qualities lead towards easily accessible in company relationships with customers. It is also possible that professional consumer services companies to develop those practices that promote excellence in service to make understanding of employees that it is expected that higher scores both technical and functional services required, can be taken even more incentive to perform developing feedback from customers that link with rewards. Finally, managers are carefully advised to evaluate the activities aimed only expensive to bring confidence in the organization. So confidence in the organization can be useful in essence, you can achieve better results when measures trust designed to cultivate the desire of customers to recommend a company to family and friends.

7. Limitations and Directions for Future Research

The model in study is not including all possible effects on relations between the qualities of commitment of services, customer loyalty, relationship and trust.

It has derived from a sample of customers employees, that "High value" consumers are more likely to have investment experience, which can affect their assessment for the relative importance of the quality of functional and technical services (Bell, Auth, & Smalley, 2005).

These customers are more committed and have a longer period with the organization that may influence their commitment, trust and organization. Despite our industry and can put the health of the Interior in the proposed model, minimizing noise and systematic due to chance for Industry Disputes, there is a need to be replicated in a housing alternative to increase the capacity to disseminate the results of the study. Finally, it is concluded that it is permissible to build trust and loyalty over time, causing / drawing inferences from cross-sectional data may not have strong relevance. It would be an interesting way to see that the longitudinal effects of relationship commitment and trust on customer loyalty.

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