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***THE IMPACT OF CUSTOMER RELATIONSHIP MARKETING ON
CUSTOMER LOYALTY IN BANKING INDUSTRY, THE CASE OF
DASHEN BANK***

***A THESIS SUBMITTED TO THE SCHOOL OF COMMERCE IN PARTIAL FULFILMENT OF
THE REQUIREMENTS OF MASTER OF MARKETING MANAGMENT (MA)***

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Declaration

I, undersigned, declare that the work entitled "THE IMPACT OF CUSTOMER RELATIONSHIP MARKETING ON CUSTOMER LOYALTY IN BANKING INDUSTRY, THE CASE OF DASHEN BANK", is the outcome of my own effort and study and that all sources of materials used for the study have been acknowledged. I have produced it independently except for the guidance and suggestion of my Research Advisor.

This study has not been submitted for any degree in this University or any other University. It is offered for the partial fulfillment of the Degree of Master of marketing management [MA]

By: Samuel Addis Admasie

*Signature*_____

Date

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Abstract

The purpose of this study is to provide an insight into the impact of relationship marketing strategy on customer loyalty of retail banking industry particularly in Dashen bank and to examines whether these relationship strengthen through improvements in banking relationship. A questionnaire derived from previous studies. Multiple regression analysis assessed the impact on customer loyalty of four key construct of customer relationship marketing (Trust, Commitment, empathy and conflict handling). Results indicate that four variables have significant effect and predict good proportion of variance in customer loyalty. There are many different relationship marketing dimensions implemented for retaining customers. Therefore, this study is aimed to explore the impact of relationship marketing dimensions (trust, commitment, conflict handling, and empathy) on customer loyalty, by focusing on the Dashen bank. A theoretical framework was used as a guideline to test the relationships between relationship marketing dimensions and customer loyalty. A quantitative method which is cross-sectional study with deductive approach is chosen in this research. In order to collect primary data, a self-completed questionnaire is designed and was randomly given to the customers of Dashen bank. In addition to questionnaire, semi structured interview questions are prepared to get information from the organization which is analysed qualitatively. It is reasonable to conclude, on this evidence, that customer loyalty can be created, reinforced and retained by marketing plans aimed at building trust, demonstrating commitment to service, have empathy on customers feelings and proactive fashion, and handling conflict efficiently. Furthermore, they are significantly related to one another. The relationship investigated in this study deserves further research. Because the data analyzed were collected from one sector of the service industry in one country, more studies are required before general conclusions can be drawn.

Key words: Relationship Marketing, Trust, Commitment, Conflict Handling, Empathy, and Customer Loyalty.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the study

The survival of organizations depends on its customers. Customers are the source of profits to be earned by a profit making organization and the primary reason for being in the operation for not for-profit organizations. Thus, customers are the backbone and lifeline of organizations. Often it is said that `without customers there is no business`.

Beyond simply attracting new customers and creating transaction the goal is to retain customers and grow their business with the company. The key to building lasting customer relationship is to create superior customer value and satisfaction. satisfied customers are more likely to be loyal customer and give the company a larger share of their business (kotler,2005).

The banking sector is becoming increasingly competitive around the world. This is particularly true in the area of small-medium business banking. Further, the core and actual product being offered to business customers could be considered reasonably homogenous. Consequently, there is an increased need for banks to differentiate themselves from competitors at the augmented product level(Mohammad et al,2011). In the increasingly competitive global financial world, relationship marketing has been advocated as an excellent way for banks to establish a unique long-term relationship with their customers.

Customer Relationship marketing gives a company new opportunities to gain a competitive edge by moving customers up a loyalty hierarchy from new customers to regular purchasers, then to loyal supporters of the firms goods and services, and finally to advocates who not only buy its products but recommend them to others. By converting indifferent customers into loyal ones, companies generate repeat sales. The cost of maintaining existing customers is far below the cost of finding new ones, and these loyal customers are profitable ones.

CRM is increasingly being recognized as a strategic approach to developing marketing relationships with individual customers. It requires some form of response from the

potential customers so that the organization is enabled to take action (Harwood, Garry & Broderick 2008:31). CRM is concerned with coordinating activities necessary to establish and maintain long-term profitable, mutually-beneficial customer relationships. As a strategy, CRM focus on the different resources available for the building and maintenance of relationships as well as maintenance efforts that should be allocated according to an individual customer's potential lifetime value to the organization (Robinson, Neeley & Williamson 2011:91). Fuxiang and Yuhui (2011:3) state that CRM is a customer-centric strategy that focuses on increasing loyalty and productivity through an understanding of the evolutionary needs of customers

Customer loyalty considered as backbone for firms as it is way for sustaining and increasing sales. As well as it plays important role for increasing profits, as it is obvious from previous researches the cost of obtaining new customers is much higher than to serve current customers(Reichheld & Sasser, 1990). These customers spread positive word of mouth about service providers and suggest it to other prospects as well. With the invention of new technologies and computerized networks led changes in banking sector which reduced transaction cost and increase the speed of service level, but on the other hand it also effect the buyer-supplier relations for example now they rely more on mobile calls (Ndubisi & Kahraman, 2005). These changes in equipment manipulate relationship marketing perspective and customer loyalty in banking sector. Still the buyer-supplier relationships are important to re examine (Ndubisi et al., 2005).

Just as companies are being more selective about which customer they choose to serve , they are serving chosen customers in deeper more lasting way. Today's companies are going beyond designing strategies to attract new customers and create transitions with them. They are using customer relationship management to retain current customers and build profitable long term relationship with them.

Companies are paying to create beneficial relationships based on to optimize customer perceptions value. To have more loyal customer it is advisable to do more on the dimensions of CRM which are trust, commitment, conflict handling and empathy This dimensions will be discus later in this study.

Customer relationship management is perhaps the most important concept of modern marketing. It involves managing the detailed information about individual customers and carefully managing customer ``touch points`` to maximize customer loyalty (kotler ,2013)

1.2 Statement of the problem

Today, suppliers of industrial and consumer goods market face with customers who

have unlimited demands but less are influenced by traditional marketing tools. On the other hand, there is no big difference between market goods from customers' perspective. If a customer does ask for a brand name which is not available, he can easily substitute other brands. This represents a decrease in customer loyalty. Price competition has lost its pervious meaning and market-oriented and customer-oriented organizations try to maintain and increase customer loyalty as a new marketing tool rather than competing on price.

In the banking industry, offering quality services is very important to create closer relationship with the entire customers. Quality of services has the power to create customer satisfaction. On the other hand poor quality of services results in customer dissatisfaction and customer defection by going to other competitors.

Customer relationship marketing should be directed towards all customers of the bank. Most banks are characterized by having both profitable and unprofitable customers, where the former subsidize the latter. Retaining the profitable customers has become increasingly difficult in a competitive environment where other financial institutions specialize in offering attractive services and prices to this rewarding segment (Leverin and Liljander, 2006).

There is , however, a lack of research on how relationship marketing activities affect relationship outcomes like customer loyalty in the target segment.

Sustainable and continuous survival of an organization mainly depends on its business relation with its customers. When business firms direct their resources and all their efforts for better accomplishment of their intended purposes, growth and profitability is entirely influenced by the quality and reliability of their service. These could be done through delivering a service that could increase the acceptance of the organization in the face of the customers.

To do all the above mentioned issues, organizations need some mechanisms that could increase customer loyalty in a coordinate and change oriented bases. One of the mechanisms that can give such benefit is relationship marketing (Kotler & Armstrong, 2010).

The application of customer relationship marketing is crucial in these days. Because a fierce competition all over the world and the effect of globalization, being reluctant to accept relationship marketing will cost the organization a big deal of lose in many directions; losing a potential customers and market share, letting down the reputation of the organization, lagging behind industry leaders, shortage of information from

customers that could give big advantage, failure of employees to understand customers nicely and many more will be the negative impact.

So, the main reasons that initiate the researcher to conduct this research is that there are little researches which are conducted on this topic independently and in detail before to indicate the impact of relationship marketing on customer loyalty in the banking industry in Ethiopia, specifically in Dashen bank S.C. The aim of this study is to investigate the relationship marketing dimensions such as trust, commitment, conflict handling, and empathy of Dashen Bank, in order to discover whether these dimensions has had the intended strengthening effect on customer loyalty.

1.3 Basic Research Questions

This research tries to answer the following questions

How does customer relation marketing have influence on customer loyalty ?

How does commitment have influence customer loyalty?

How does trust have influence on customer loyalty?

How does conflict handling have influence on customer loyalty?

How does empathy have influence on customer loyalty?

1.4 Objective of the study

1.4. 1 General objective of the study

The general objective of the study is to explain the impact of customer relationship marketing on customer loyalty in the banking industry in the case study of Dashen bank and provide workable recommendation.

1.4.2 Specific objective

The specific objective of the study is :-

To determine whether customer relation marketing have influence over customer loyalty

To determine whether commitment have influence over customer loyalty

To determine whether trust have influence over customer loyalty

To determine whether conflict handling have influence over customer loyalty

To determine whether empathy have influence over customer loyalty

1.5 Research Hypothesis

H1:-Customer relations marketing have positive impact on customer loyalty

H2:. Commitment have positively impacts customer loyalty.

H3: Trust have positively impacts on customer loyalty

H4: conflict handling have positive impact on customer loyalty.

H5: Empathy have positive effect on customer loyalty.

1.6 Definition of terms

Customer relationship management (CRM) is a term that refers to practices, strategies and technologies that companies use to manage and analyze customer interactions and data throughout the customer lifecycle, with the goal of improving business relationships with customers, assisting in customer retention and driving sales growth (searchcrm.techtarget.com).

Customer loyalty is the result of consistently positive emotional experience, physical attribute-based satisfaction and perceived value of an experience, which includes the product or services (beyondphilosophy.com).

1.7 Significance of the study

This study will be of benefits and interest not only to banks in Ethiopia, but it will be valuable to other service sectors in Ethiopia as a whole. , the study is hoping to benefit a number of stakeholders. First, the study by describing the existing practice would serve as an analytical literature. Second, it will also benefit both the bank and employees in discovering the existing problems as well as provision of alternative workable hypothesis.

Third, being an explanatory study it at least provides hypothesis which could be further investigated by other researchers who are interested in the issue.

1.8 Scope of the study

The study assess branches of Dashen bank that are found only in Addis Ababa. This limits the area of the study by discriminating those branches of Dashen Bank found in outlying areas.

1,9 Limitation of the study

As we can predicted the nature of the study was more connected with number of customer, so it may be time consuming to distribute and collect data. The cost of the research is also one limitation of the study.

The main and the underlining limitation was the willingness of the respondents to participate in this study. So, the researcher is assuming the above limitation was encounter.

1.10 Organization of the paper

The paper is organized into five chapters. The first chapter deals with the introduction of the topic and the second chapter presents review of related literature which is about relationship marketing and customer loyalty. The third chapter deals with the methodology of the research and the fourth chapter presents data analysis, findings and discussion of the data gathered. The fifth chapter presents the conclusion and recommendations of the research.

CHAPTER TWO LITERATURE REVIEW

2.1 Theoretical review

2.1.1 Customer Relationship Marketing

The concept of relationship marketing was presented initially in 1983 by Berry in the context of service organizations. It is defined as a business strategy to attract, maintain, and improve customer relations with technology development (Abdolaziz A.2016) and companies are paying to create beneficial relationships based on to optimize customer perceptions value. Some others defined relationship marketing as a process to identify, build, maintain, strengthen, and if necessary terminate their mutually beneficial relationships with their customers and other stakeholders so that the objectives of all the parties involved are met (Gronroos, 1999). Kotler, Armstrong, Saunders, and Wong (1999) defined relationship marketing as an effort to create, maintain, and enhance strong relationships with target customers and stakeholders. They believe that

marketing is increasingly moving away from individual transactions to build strong relationship with customers and other marketing networks.

Customer relationship marketing can make a huge difference case of banking sector. Clients want more than to loan money or make use of their savings. They want a personalized long term relation with the bank, built upon trust. This means they want more than just a name in a database. Similarly, packages of service and products represent just a quantitative response to clients' demands and do not constitute a source of trust or premises for loyalty. At their best, they can offer the cost reduction satisfaction. Banks must have extended database with specific financial needs which have room for customization, focusing more on gaining the clients' trust, during win-win long-term relations. The desired difference comes from trust and satisfaction. In fact, relationship marketing has become a necessity, rather than a practice of huge potential. Today we speak of relationship building strategies focused on clients and their real needs, run through economic, behavioral, emotional, and moral filters. . Clients' satisfaction during the entire life cycle is a main ground for their retention and future loyalty.

2.1.2 Customer Relationship marketing dimensions

Customer relationship marketing has the following key dimensions:

A. TRUST

Trust refers to relying on someone's word. It is based upon reputation, personality, systems and processes. Some consider trust as an important consideration because many aspects of relations between customers and suppliers cannot be formalized on legal criteria. Instead, relationships have to be based on mutual trust. Trust is built upon experience, satisfaction and empathy. A high level of trust is likely to enhance a more positive attitude, which in turn is likely to increase the level of customer orientation/empathy (Abdullah A.et.al. 2014).

Trust can be described as a faith or assurance regarding to second party's intention inside the bond (association). In C RM perspective, trust is define, the aspect of business relationship that establish the level to which each party believe and they can rely on the honesty of the promise offered by the other (Mudassir M ,et.al 2015).

Within the area of relationship marketing, trust has been seen as an essential variable for the accomplishment of relationships in the business-to-consumer (B2C) relationship building, enhancement and maintenance processes. Trust has been outlined as a willingness to depend on an exchange accomplice in whom one has self

belief. For that reason, countless extraordinary conceptualizations of believe exist. However, long-established to most definitions of trust are a confidence between the parties that the other celebration is risk-free and that the events will act with a degree of integrity when dealing with every different. A betrayal of this believes via the provider or service provider could lead to defection or purchaser switching. It's within the belief that an accomplice's phrase or promise is secure and a celebration will fulfill his duties in such relationships.

B 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 (Morgan and Hunt, 1994). These authors defined commitment as an enduring desire to maintain a valued relationship.

Customer commitment is defined as the customer's durable intention to develop and sustain the relationship with the supplier on the long run (Abdullah, et.al. 2014). Commitment can be described as a customer's long term orientation toward a business relationship that is grounded on both emotional bonds (Thorsten H.et.al 2002).

In the services relationship marketing area, Berry (1983) maintains that relationships are built on the foundation of mutual commitment. He also argued that a common theme emerges from the literatures on relationship that parties identify commitment among exchange partners as key to achieving valuable outcomes for themselves, and they Endeavour to develop and maintain this precious attribute in their relationships. Therefore, commitment is central to all the relational exchanges between the firm and its various partners. As for commitment as a critical factor in building customer loyalty, consisting in the study of accommodating to customers' needs, tailoring products to requirements, and being generally flexible in their customer relationships is needed Ndubisi (2007). He also indicated that banks should recognize the influence of service commitment in keeping loyal customers, and act accordingly. They must also show genuine commitment to customer relations.

C. Conflict handling

According to Phurituch S, (2012) founded that conflict is a process that begins when one party perceives that the other gas negatively affected what they want it. Conflict is

the negative relationship between customer and company. The situation that can make the conflict; misunderstanding, disagreement, doesn't get what required. The conflict related to the attitude of the people (attitude) and the impact of human behavior (behavior).

Conflict is a generally situation in the service, it always happening during the service because when two parties contact each other or doing the business (service), it possible that two parties cannot agreement to each other and have numerous reason that have effect to make conflict situation;

1. A party is required to engage in an activity that is incongruent with his or her requirements or interests.

2. A party holds behavioral preferences, the satisfaction of which is incompatible with another person's implementation of his or her preferences.

3. A party wants some mutually required resource that is in little supply, such that the wants of all parties involved may not be satisfied completely.

4. A party possesses attitudes, values, skills, and goals that are main in directing his or her behavior but are perceived to be exclusive of the attitudes, values, skills, and goals held by the other.

5. Two parties have partially exclusive behavioral preferences regarding their joint actions.

6. Two parties are interdependent in the performance of functions or activities

A more excellent approach, for example proactive in planning and implementations includes, identifying potential conflicts, solving conflict before they manifest, avoiding potential conflict and blocking them. Those efforts could bring the better relationship and loyalty to the particular bank or service firm (Ndubisi, 2007). Ndubisi and Wah (2005) found a significant relationship between conflict handling and customer loyalty, indirectly through trust and perceived relationship quality. As mentioned earlier, the ability of the product or service provider to handle conflict well will also directly influence customer loyalty. Clow & Kurtz (2003) identified and explained the four types of conflict faced by customers.

1. Employee-Customer conflict

Conflict can occur between employees and customers when either party does not follow the expected role. Conflict also occurs between the employee and the customer

if the customer does not take care of the facility the way the employees feels.

Both customers and service personnel are expected to behave in accordance with their role scripts. When behavior deviates from scripts, a conflict will arise. To reduce employee-customer conflict, both customers and service providers must understand their roles. Company personnel should instruct new customers about their roles and may need to remind current customers occasionally. Teaching employees how to deal with different types of customers and their behaviors can also be beneficial.

2. Customer-Role conflict

Occasionally there is a conflict between the customers and their expected roles. In these situations, the service provider must provide instructions to the client on his or her role without insulting the customer. The service provider should also attempt to give the client a sense of cognitive control through providing information about the service to be provided.

3. Customer-Organization conflict

Conflict between the customer and the organization is common. Most of these situations occur as a result of policies of the service organization. In most cases, the individual's conflict is with the organization and not with the service personnel. Dealing with customer-organization conflict is difficult to alleviate because most organizations do not want to change policies. When conflict occurs, service providers should analyze their policies and decide if it is time to modify or eliminate the policy.

4. Customer-Customer conflict Conflicts sometimes arise among customers when they are served simultaneously or when one customer is served in the presence of other customers. Conflicts also sometimes occur among customers who have different expectations. A customer who wants quick, speedy service may be aggravated at the customer in front of him who wants to talk and wants personalized service. Handling conflict among customers is difficult. Employees of all types of services should be trained to handle conflicts among customers and how to minimize such conflict.

Ndubisi and Chan (2005) found a significant relationship between conflict handling and customer loyalty, indirectly through trust and perceived relationship quality. The ability

of the product or service provider to handle conflict appropriately will also directly influence customer loyalty. It is important that companies select their partners carefully, share common values, and maintain excellent communication at all times during the relationship continuum

When conflict exist the following methods can be use :

- i. Avoiding: This is diplomatically sidestepping the issue, by avoiding threatening situation. Indifference to the concern of the parties involved is observed here.*
- ii. Competing: This conflict resolution strategy seeks to maximize the benefit for one party at the expense of the other. Interaction is seen as a win-loss power struggle.*
- iii. Collaboration: In this case the party's in the conflict will try to come up with a solution that will maximize benefit to all involved.*
- iv. Accommodating: Here one party promotes the concern of another party at its own expense. The interest here is peaceful co-existence with long-run motive.*
- v. Compromising: Under this method the party's in the conflict will seek to have a middle ground solution. The solution falls short of full satisfaction for all those involved in the conflict (channel marketing.2016).*

D. Empathy

Empathy means taking care of the customers by giving attention at individual level to them (Mubbsher M.2014).It involves giving ears to their problems and effectively addressing their concerns and demands.

According to Ndubisi (2004) Empathy is the capacity to share and understand another's state of mind or emotion. This author also pointed out that the basic idea of empathy should be characterized is that by looking expressions of the people facial or body movement, or by hearing their tone of voice, which will have immediate sense on how they feel. Empathy often characterized as the ability to put oneself into another, or in some way experience the outlook or emotions of another being within oneself. Empathy has the added value of reducing reliance on legal governance, since exchange partners who are governed by the principle of empathy are more likely to treat others in the manner they would like to be treated.

Clow and Kurtz (2003) define empathy as the ability of a person to identify with the feelings or thoughts of another person. This skill is necessary because customer contact personnel serve as the interface between customers and the organization. If customers have special requests or problems, they want employees to understand the problem from their point of view.

Zeithaml and Bitner (2003) argued that it is difficult to imagine an organization would deliver caring, individualized attention to customers independent of its employees. According to these authors empathy implies that employees will pay attention, listen, adapt, and be flexible in delivering what individual customers need.

2.1.3 Customer loyalty

Customer loyalty considered as backbone for firms as it is way for sustaining and increasing sales. As well as it plays important role for increasing profits, as it is obvious from previous researches the cost of obtaining new customers is much higher than to serve current customers(Mudassir H. 2015).

C.loveloke and L.wright argue that Customer satisfaction is not an end in itself. Instead, it's the means to achieving key business goals.

First, satisfaction is inextricably linked to customer loyalty and relationship commitment. Loyalty is the primary goal of relationship marketing and sometimes equates to the concept of relationship marketing. Customer loyalty to the brand is essentially a relational phenomenon. Customer loyalty depends on committed teams, employees and suppliers and owners committed to building a company of enduring success, i.e., a network where all participants are key pieces for your support. The author states that loyalty has become a bargaining chip between customer and company. Customer loyalty can reduce costs and can increase profitability, as the cost of recruiting a new customer is said to be five times more than the cost of retaining an existing customer (Bricci L et.al 2016).

P.Elkin urges that Businesses seek to influence potential customers to purchase their products and services by a process of differentiation. The benefit of differentiating an offering from that of the competitor is that it encourages initial customer purchase and ongoing customer loyalty.

Knowing the buying motivations of customers has been an important part of understanding customer loyalty and brand switching behaviour. Oliver (1997) describes four levels of loyalty based on these components:

- 1. Cognitive -one brand is preferable based on superior brand attributes.*
- 2. Affective - liking towards brand has developed over the course of multiple purchase situations that were satisfying.*
- 3. Conative - Affective stage with the express intention to re-buy*
- 4. Action - Conative stage plus the active desire to overcome situational influences and*

marketing efforts that may have the potential to cause switching behavior.

2.1.4 Advantages of Relationship Marketing in Banking

There are some advantages of using relationship marketing in retail banking activities such as

- (i) increased consumer loyalty*
- (ii) consumers benefits*
- (iii) improved promotion of complementary services (Arturo et al, 2007).*

Moreover, the customers expect more benefits from their banks through maintaining long term relationships such as receiving good service, social benefits, confidence and special treatment (Gwinner, et al. 1998). They added that these types of benefits are the principal motivation for the customer to develop a long-term relation with the bank. Confidence benefits refer to a detailed combination of benefits in relation to trust in the marketer, reduction in perceived operation risks, and a decrease in anxiety. Social benefits are referees to benefits of a social nature which adopt the form of personal recognition by employees in direct dealings, or the forging of links and social relationships, which are gratifying for the customer.

These types of benefits are especially relevant in those service banks where a high level of interpersonal contact exists between customers and employees.

In this context Beatty et al. (1996) classified benefits received by consumers in two main categories: functional and social benefits. The first include confidence and special treatment benefits, while the second consist of the Gwinner et al. (1998) social benefits.

San Martin, (2005) reported that there are three elements that increase relational benefits in the relationship between consumers and service providers, relationship with the trademark, interpersonal relationships, and company relationships:

- 1- Relationship with the trademark: consumers expect specific trademark characteristics (trust) and project their feelings onto the trademark (loyalty).*
- 2- Interpersonal relationships: it is important to consider the affective or emotional component, which may create influential variables such as trust and commitment.*
- 3- The level of relationships: It is difficult to separate the different relationship levels in the case of financial businesses, because the establishment, the staff, and the services are all integrated into one unit.*

2.2 Empirical review

1. Hefferman, et al. (2008) aimed at exploring the development of trust for relationships between staff and customers in the banking sector and to investigate possible links between financial performance of relationship manager and their levels of emotional intelligence and trust. The study used an Internet survey, where respondents were asked to complete an emotional intelligence test and questions relating to trusting behavior.

This data was integrated with financial performance data supplied by the bank. Exploratory and confirmatory factor analysis and correlation analysis were used to identify links. The study concluded that trust was made up of three components: dependability, knowledge, and expectations. Also, there were significant correlations between both trust and emotional intelligence, when compared to the financial performance of a relationship manager.

2. Tony and Tracey's (2007) study aimed at examining whether or not the relationship characteristics of length and duration, the customer demographic characteristics of age and gender and relationship attribute importance, as perceived by the customer, have an impact on the strength of the relationship between the customer and service provider. The study used a field survey where 287 questionnaires were distributed over the customers of five service products of which, the sample was asked to assess the strength of the relationship between themselves and their supplier.

The study found that the relationship strength was found to vary significantly between service products and individual customers, and the impact of duration of the relationship and the frequency of purchase on relationship strength depends greatly on the nature of the service product.

It was also demonstrated that some customers want a closer relationship with service providers than other customers, and this aspect significantly affects the strength of relationship perceived by the customer.

3. Helgesen (2007) study aimed at identifying the most influential drivers of customer satisfaction. The data source is a market survey. Items measuring customer satisfaction as well as importance and performance (satisfaction) of drivers of customer satisfaction have been included in a questionnaire answered by 128 customers from approximately 25 countries. The study found that prices have not been identified as satisfiers; however, according to the it embossed importance-performance grid, competitive prices are important and can perhaps be perceived as "hygiene",

focusing more on what is important for customer loyalty.

4. Arturo et al.'s (2007) study aimed at investigating the impact of relational benefits on customer satisfaction in retail banking. The study was conducted by using a sample of 204 bank customers' multi-item indicators from prior studies who were employed to measure the constructs of interest. The study concluded that confidence benefits have a direct, positive effect on the satisfaction of customers with their bank. Special treatment benefits and social benefits did not have any significant effects on satisfaction in a retail banking environment.

5. Ndubisi's (2007) study examined the impact of relationship marketing strategy on customer loyalty. The study used a questionnaire and distributed it over 220 bank customers in Malaysia. Multiple regression analysis assessed the impact on customer loyalty of four key constructs of relationship marketing (trust, commitment, communication and conflict handling). The study concluded that the four variables have a significant effect and predict a good proportion of the variance in customer loyalty. Moreover, they are significantly related to one another.

2.3 Conceptual framework

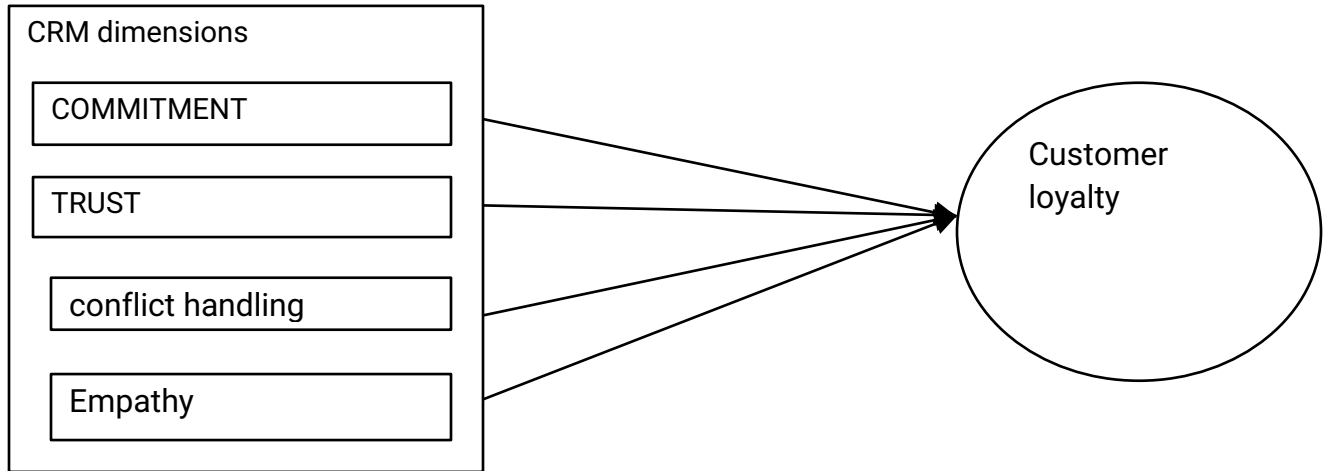


Figure 2.1: Conceptual framework of the research Source (Hunt et al., 2006)

CHAPTER THREE RESEARCH METHODOLOGY

3.1 Introduction

In this chapter Research Approach, Research Design, Population and Sample , Data Sources and Types ,Data Collection Procedures ,Ethical Consideration , Data Analysis will be discus.

3.2 Research approach

Quantitative research is generally associated with the positivist/post positivist paradigm. It usually involves collecting and converting data into numerical form so that statistical calculations can be made and conclusions drawn(alzheimer-europ.com). Researcher have one or more hypotheses. These are the questions that they want to address which include predictions about possible relationships between the things they want to investigate (variables). In order to find answers to these questions, the researchers will also have various instruments and materials and a clearly defined plan of action. Data will collect by various means following a strict procedure and prepare for statistical analysis.

Objectivity is very important in quantitative research. Consequently, researchers take great care to avoid their own presence, behavior or attitude affecting the results (e.g. by changing the situation being studied or causing participants to behave differently). They also critically examine their methods and conclusions for any possible bias.

Qualitative research is the approach usually associated with the social constructivist paradigm which emphasizes the socially constructed nature of reality. It is about recording, analyzing and attempting to uncover the deeper meaning and significance of human behavior and experience, including contradictory beliefs, behaviors and emotions. The approach adopted by qualitative researchers tends to be inductive which means that they develop a theory or look for a pattern of meaning on the basis of the data that they have collected. This involves a move from the specific to the general and is sometimes called a bottom-up approach (www.alzheimer-europe.org).

Data collection may be carried out in several stages rather than once and for all. The researchers may even adapt the process mid-way, deciding to address additional issues or dropping questions which are not appropriate on the basis of what they learn during the process. In some cases, the researchers interviewed or observe a set number of people. In other cases, the process of data collection and analysis may continue until the researchers find that no new issues are emerging.

The pragmatic(mixed) approach to science involves using the method which appears best suited to the research problem and not getting caught up in philosophical debates about which is the best approach(alzheimer-europe.com). Pragmatic researchers

therefore grant themselves the freedom to use any of the methods, techniques and procedures typically associated with quantitative or qualitative research. They recognize that every method has its limitations and that the different approaches can be complementary.

The researcher use different techniques at the same time or one after the other. The researcher start with face-to-face interviews with several people or have a focus group and then use the findings to construct a questionnaire to measure attitudes in a large scale sample with the aim of carrying out statistical analysis.

Therefore the researcher used mixed approach research to describe CRM application in Dashen Bank by collecting quantitative data from customers of the bank some qualitative information to know the current conditions of Bank with regard to relationship marketing and customer loyalty .

3.3 Research design

This study used more of quantitative case study method to answer the research questions and use some qualitative information to know the current conditions of Dashen Bank with regard to relationship marketing and customer loyalty. This quantitative approach also applied to identify the impact of relationship marketing on customer loyalty. Some qualitative information was gathered from the organization by using semi-structured interview. The related data with questionnaire was collected and analyzed. In this research a quantitative approach was used which is cross sectional study design with deductive approach by using the customers of the Bank as respondents of the questionnaires.

3.4 Population and Sampling design

3.4.1 Population of the study

The study was undertaken to examine the impact of relationship marketing on customer loyalty by the customers of Dashen bank. Dashen bank have a total of 1,527,099 customer in the country and all of these are considered to be included in the study. (Report of the Bank, 2016)

Due to the constraints of money and time the sampling frame was restricted to the customers of the bank in Addis Ababa city brunches .

3.4.2 Sampling technique

Due to the nature of the study, the respondents (i.e. the customers of the chosen area banks) of the primary data was available in an unpredictable time of the working day so, the researcher used convenience / accidental sampling.

3.4.3 Sampling size

Dashen bank classifies its branches based on their capacity form grad IV (i.e. most

profitable and have much customers) to grade I and sub branches (i.e. less profitable and new branches). The researcher believes that grade IV branches can represent the rest branches due to their number of customers and their years of existence so, the sample has been taken from those branches.

Dashen bank have 10 grade IV branches in the country this are tana , Africa andenet, golla, main ,bole mexico, adama megenagna. Kera and wolosefer premier area branch. So, the researcher is going to work on branches which are located in Addis Ababa city

The sample size for this study determined by using the formula developed by Cochran (1963:75).

Sample size from the customers is calculated as follows:
$$n_0 = \frac{z^2 pq}{e^2}$$

Where: n_0 = the sample size

Z^2 = the abscissa of the normal curve that cuts off an area α at the tails ($1 - \alpha$ equals the desired confidence level, i.e. 95%)

e = the desired level of precision

p = the estimated proportion (standard deviation) of an attribute that is present in the population, and q is $1-p$.

$$n_0 = \frac{(1.96)^2 (0.5)(0.5)}{(0.05)^2} = 385.$$

The above sample size is the representative sample proportion at 95% confidence level and $\pm 5\%$ precision when the population is large and unknown.

If the population is small, then the sample size can be reduced slightly. This is because a given sample size provides proportionately more information for a small population than for a large population. As a result, the sample size (n_0) can be adjusted (Cochran 1963:75).

Since the population for this study is finite, the sample size (n_0) can be adjusted as follows:

$$n = \frac{no}{1 + \frac{no - 1}{N}}$$

Where n is the sample size and N is population of the study.

$$n = \frac{385}{1 + \frac{385 - 1}{1527099}} = \frac{385}{1 + 0.0000251457174} = 384.90 \approx 385$$

$$n = = 384.90 \approx 385$$

3.5 Data Source and Types

The study used both primary and secondary data as its source of information. Primary data was collected based on structured questionnaire and semi-structured interview. The secondary data collected by reviewing books, previous research works, articles and journals related, and online information available.

3.6 Data collection Procedure

There are different ways through which we can collect data depending for example on whether it is primary or secondary data or whether it is quantitative or qualitative data (www.celt.mmu.ac.uk).

The common procedures the researcher used are:-

A) Primary Data collection

i) Questionnaires

- *Self administered questionnaires*
- *interview administered questionnaire*

ii) Open ended interviews

iii) Observations

B) Secondary data collection

Secondary data collection is basically collecting data from documents , records ,and reports of other related materials.

3.7 Data analysis

The study is design to examine the extent of the application of CRM in Dashen Bank and

its effect on loyalty.

The Likert scale is when the questions are designed for the respondents to rate the answers in a degree of often five different answers. The Likert scale can for example be constructed of a scale from 'strongly disagree' to 'strongly agree' or in a rate of numbers 1-5. The advantages of that a questionnaire conducted of a Likert scale is relatively simple to understand by the respondents (Karin C.et.al 2012)

The Likert scale was adapted to this thesis based on the advantage that it is easy for the respondents to understand the questions.

Correlation analysis is a statistical measurement, which is used to evaluate the strength and the relationship between two variables in other words the correlation coefficient.

Without managing to establish a cause-and-effect relationship the correlation analysis defines the variation in one variable by the variation of the other variable. Correlation analysis consists of two input columns and each column contain with values for one of the attributes of interest. The two input columns can be calculated in various measures and the line, which is drawn through, defines the correlations algebraically. The strength in the correlation will be greater if the points around the line have great density (Zikmund et al., 2010). The accepted correlation value is 0,9 or below, which means that the variables do not measure the same thing (Farrar and Glauber, 1967). When it comes to correlation analysis it is important to consider the variation between variables but correlation analysis cannot assess how they are causally related.

Regression analysis is a statistic method for modeling and analyzing several variables and it focuses on the relationship between a dependent and independent variables. This measures the linear relationship between the two variables (Zikmund, Babin, Carr and Griffin, 2010). The analysis is a tool of understanding how the typical value of the dependent variable converts when any one of the independent variables are assorted, whereas the other independent variables are held fixed (Zikmund et al., 2010). The technique is based on whether one movement of a dependent variable is caused of some sort of independent variable.

In all regression analysis the target is a function of the independent variables which is called the regression function, it is also of interest to show the variation of the dependent variable when it comes to the result of the regression function, this can be present with help by a probability distribution

The data was analyzed using the Statistical Package for Social Science (SPSS) version 20.0 software using graphs, tables and other descriptive statistics (Mean, standard deviation) . Then correlation and regression analysis was performed to determine the

relationship and effect of the independent variables (CRM dimensions) and dependent variable (loyalty). The results of semi-structured interview questions were analyzed qualitatively.

3.8 Validity and Reliability

3.8.1 Validity

The CRM best practices scale comprises best practices that are limited to the domain of CRM as explained by well-known researchers such as Phurituch S.2012, each of which is different from any other. Since the statements have been generated from an extensive review of academic and practitioner’s literatures, it is assumed that the construct validity was hold.

3.8.2 Reliability

The reliability of the questionnaires measure by using the Cronbach's Alpha coefficient; it indicates whether the level of the items is correlate to each another.

The result of 0.7 and above implies an acceptable level of internal reliability. The result of reliability test for the questionnaire is shown in the following table. As it is indicated in the table, the test result is between 0.734 and 0.89. Therefore, based on the test, the results for the items are reliable and acceptable

Table 3.1: Reliability test result for the questionnaire

Item	Number of Item	Cronbach’s Alpha
Trust	11	0.786
Commitment	8	0.765
Empathy	5	0.890
Conflict handling	10	0.734
Customer relation marketing	44	0.940
Customer loyalty	10	0.751

3.9 Ethical considerations

This study will conduct for only the purpose of academic use only and the study will protect the privacy of the respondents. There are two standards that will apply in this

study in order to help protect the privacy of research participants. Almost all research guarantees the participants

confidentiality -- they are assured that identifying information will not be made available to anyone who is not directly involved in the study.

The stricter standard is the principle of anonymity which essentially means that the participant will remain anonymous throughout the study -- even to the researchers themselves. Clearly, the anonymity standard is a stronger guarantee of privacy, but it is sometimes difficult to accomplish, especially in situations where participants have to be measure at multiple time points (e.g., a pre-post study). Increasingly, researchers have has to deal with the ethical issue of a person's right to service

CHAPTER FOUR

DATA ANALYSIS, FINDINGS, AND DISCUSSION

To analyze the collected data in line with the overall objective of the research undertaking, statistical procedures were carried using SPSS 20.00. In this part to indentify the major issues and to provide workable recommendations for the problems concerning customer relationship marketing and customers loyalty, the researcher has collected data through self administered questionnaire and semi-structured interview. In this chapter the findings of the study are presented. During the survey a total of 360 questionnaires were distributed to customers. All 360 distributed questionnaires were returned. So the analysis was made based on 360 responded questionnaires.

The questionnaire were developed in five scales ranging from five to one; where 5 represents strongly agree, 4 agree, 3 no opinion, 2 disagree, and 1 strongly disagree. All questionnaires were filled by the customers of Dashen bank. Customers were selected based on random sampling and efforts have been made to have representative sample

and the results are considered as representative of the population. Descriptive statistics were used for demographic factors and correlation and regression analysis were conducted for scale typed questionnaires.

4.1 Demographic Information of the Respondents

Table 4.1.1 A: depicts the gender distribution of the respondents. Accordingly about 31.4% of the respondents are females and the rest are males (68.6%). This shows that majority of the respondents are male.

GENDER

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Male</i>	247	68.6	68.6	68.6
<i>Valid Female</i>	113	31.4	31.4	100.0
<i>Total</i>	360	100.0	100.0	

Table 4.1.1A Gender distribution of the respondents

As can be observed from table 4.1.1B 69(19.2%) are between age of 18-25, 161(44.7%) between 26-33, 82(22.8%) between 34-41, 14(3.9%) between 42-49, 34 (9.4%) between 50-57 and this shows the majority of respondents are between the age of 26-33.

AGE

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>18-25</i>	69	19.2	19.2	19.2
<i>26-33</i>	161	44.7	44.7	63.9
<i>Valid 34-41</i>	82	22.8	22.8	86.7
<i>42-49</i>	14	3.9	3.9	90.6
<i>50-57</i>	34	9.4	9.4	100.0
<i>Total</i>	360	100.0	100.0	

Table 4.1.1B Age distribution of respondents

As can be observed from Table 4.1.1.C below, 19 respondents (5.3%) have completed high school, 152(42.2%) are masters degree holder, whereas 189(52.5%) respondents are first degree holders . This indicates that most of the banks customers are educated and have a good understanding of quality banking service.

EDUCATION

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>bachelor degree</i>	189	52.5	52.5	52.5
<i>masters degree</i>	152	42.2	42.2	94.7
<i>high school</i>	19	5.3	5.3	100.0
<i>Total</i>	360	100.0	100.0	

Table 4.1.1 C: Respondents educational level and gender

As we can see from table 4.1.1D The majority of respondents 114 (31.7%) are government employees , 77 (21.4%) are students 33(9.2%) are private employees ,40(11.1%) are home business and the rest 96(26.7%) are out of work .

OCCUPATION

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Student</i>	77	21.4	21.4	21.4
<i>Government</i>	114	31.7	31.7	53.1
<i>private employee</i>	33	9.2	9.2	62.2
<i>home business</i>	40	11.1	11.1	73.3
<i>out of work</i>	96	26.7	26.7	100.0
<i>Total</i>	360	100.0	100.0	

Table 4.1.1D occupation of respondents

Table 4.1.1E depicts the monthly income level of the respondents from which 111(30.8%) have less than 10,000 , 187(51.9%) have between 10,001- 20,000 and the rest 62 (17.2%) have monthly income above 20,000

INCOME

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>less than 10.000</i>	<i>111</i>	<i>30.8</i>	<i>30.8</i>	<i>30.8</i>
<i>Valid 10001-20000</i>	<i>187</i>	<i>51.9</i>	<i>51.9</i>	<i>82.8</i>
<i>above 20000</i>	<i>62</i>	<i>17.2</i>	<i>17.2</i>	<i>100.0</i>
<i>Total</i>	<i>360</i>	<i>100.0</i>	<i>100.0</i>	

Table 4.1.1E monthly income of respondents

The table below shows the experience of respondents with the bank service. As we can see from the table majority of respondents use the bank between 1-3 years so, the respondents have enough experience to feel the presented questioner. The rest 41 (11.4%) have below 1 year , 87(24.2%) between 3 -5 years , 16(4.4% between 5-7 years and 38(10.6%) have the experience of above 7 years .

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid below 1 year</i>	<i>41</i>	<i>11.4</i>	<i>11.4</i>	<i>11.4</i>
<i>1-3 year</i>	<i>178</i>	<i>49.4</i>	<i>49.4</i>	<i>60.8</i>
<i>3-5 year</i>	<i>87</i>	<i>24.2</i>	<i>24.2</i>	<i>85.0</i>
<i>5-7 year</i>	<i>16</i>	<i>4.4</i>	<i>4.4</i>	<i>89.4</i>
<i>above 7 years</i>	<i>38</i>	<i>10.6</i>	<i>10.6</i>	<i>100.0</i>

Total	360	100.0	100.0	
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Table 4.1.1F experience of respondents with the bank

4.1.2 Descriptive statistics of independent variables

		Statistics				
		<i>customer relation marketing</i>	<i>Conflict handling</i>	<i>Empathy</i>	<i>Commitment</i>	<i>trust</i>
<i>N</i>	<i>Valid</i>	360	360	360	360	360
	<i>Missing</i>	0	0	0	0	0
<i>Mean</i>		3.35	3.27	3.19	3.41	3.42
<i>Median</i>		3.27	3.20	3.20	3.38	3.36
<i>Mode</i>		3	3	3	3	3
<i>Std. Deviation</i>		.593	.623	.708	.706	.609

The above table illustrates the details about mean, median, mode and standard deviation scores of the variables of the study and . These scores were found using the descriptive statistics in SPSS.

The descriptive shown in the table indicate that mean of customer relation marketing is 3.35 with a median, mode and standard deviation of 3.27,3and 0.593 respectively. The mean score of CRM that is an average of overall CRM dimensions indicates that customers somewhat agree that their financial service providers i.e. banks deliver premium quality services to satisfy their diversified needs in order to enhance their satisfaction level and loyalty. The standard deviation of CRM is also quite low which means variability of the responses on CRM is less and overall reliability of the score is better.

The mean score of first dimension of CRM i.e. trust is 3.42 with a median, mode and standard deviation of 3.36, 3 and .609 respectively. The mean score of trust is more than 3 which was marked as indifferent in the questionnaire but it is not close to 4 which means customers fillings of security of their transaction ,consistency of the bank ,respect ,confidence and honest can be trusted and make them more loyal towards their banks. Moreover, there is less variability in the responses as indicated by the standard deviation of trust.

Commitment has a mean score of 3.41 with a median, mode and standard deviation of 3.38, 3 and 0.706 respectively. The mean score of commitment clearly indicates that customers somewhat agree that the bank is more committed to its obligations . The standard deviation of commitment is quite low which shows less inter response variability.

The mean score of empathy is 3.19 with a median, mode and standard deviation of 3.2,3 and .708 respectively. The mean of empathy is more than 3 but less than 4 which is good but not significant enough to make the customers strongly agreed that banking staff listen to the customers' problems carefully and provide individualized attention to their concerns and demands. However, variability in the responses is much lower as indicated by the standard deviation of empathy.

The mean score of conflict handling is 3.27 with a median, mode and standard deviation of 3.2,3and .623 respectively. The mean score of conflict handling is close to 4 which shows that customers agree that they are satisfied with the methods of conflict handling delivered by their financial service providers i.e. banks. However, variability in the responses is much lower as indicated by the standard deviation of customer satisfaction.

4.2 Correlation Analysis

Like the demographic factors, the scale typed questionnaire entered to the SPSS software version 20.00, to process correlation analysis. Based on the questionnaire which was filled by the customers of Dashen bank, the following correlation analysis was made.

4.2.1 Correlation analysis between customer relationship marketing and customers' loyalty

Spearman's correlation test was conducted to know the degree of relationship between the independent variable i.e. relationship marketing and the dependent variable i.e. customers loyalty. The results of the correlation between these variables are shown in table 4.2.1. As it is indicated in the table there is significant correlation between relationship marketing and customer loyalty. In other words relationship marketing and customers loyalty have high relationship ($r=0.946$ with $p<0.01$).

		customer relation marketing	customer loyalty
Spearman's rho	customer relation marketing	Correlation Coefficient Sig. (2-tailed) N	1.000 .946** .000 360
	customer loyalty	Correlation Coefficient Sig. (2-tailed) N	.946** 1.000 .000 360

** Correlation is significant at the 0.01 level (2-tailed).

Table 4.2.1 correlation between customer relation marketing and customer loyalty

4.2.2 Correlation analysis between trust and customers' loyalty

As we can see from table 4.2.2 there is a significant positive correlation between customer loyalty and trust. In other words trust dimension and customers loyalty are correlated in a significant relationship. ($r = 0.984$)

		customer loyalty	Trust
Spearman's rho	customer loyalty	Correlation Coefficient Sig. (2-tailed) N	1.000 .984** .000 360
	Trust	Correlation Coefficient Sig. (2-tailed) N	.984** 1.000 .000 360

** Correlation is significant at the 0.01 level (2-tailed).

Table 4.2.2 correlation between customer loyalty and trust

4.2.3 Correlation analysis between commitment and customers' loyalty

Table 4.2.3 show that there is a moderate correlation between customer loyalty and commitment. In other words commitment dimension and customers loyalty have moderate relationship ($r=0.785$)

		customer loyalty	Commitment
Spearman's rho	Correlation Coefficient	1.000	.785**
	customer loyalty Sig. (2-tailed)	.	.000
	N	360	360
	Correlation Coefficient	.785**	1.000
	Commitment Sig. (2-tailed)	.000	.
	N	360	360

** Correlation is significant at the 0.01 level (2-tailed).

Table 4.2.3 correlation between customer loyalty and commitment

4.2.4 Correlation analysis between conflict handling and customers' loyalty

For these variables Spearman correlation test was also conducted and the results are shown in table 4.2.4 As it is clearly indicated in the table, there is significant positive correlation between conflict handling and customers loyalty. In other words conflict handling dimension and customers loyalty have high relationship or correlation ($r=0.818$).

		customer loyalty	Conflict handling
Spearman's rho	Correlation Coefficient	1.000	.818**
	customer loyalty Sig. (2-tailed)	.	.000
	N	360	360
	Conflict handling Correlation Coefficient	.818**	1.000
	Sig. (2-tailed)	.000	.
	N	360	360

	N	360	360
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** Correlation is significant at the 0.01 level (2-tailed).

Table 4.2.4 correlation between customer loyalty and conflict handling

4.2.5 Correlation analysis between empathy and customers' loyalty

Spearman correlation test was conducted to know whether there is significant correlation or not between empathy and customer loyalty and the results are shown in table 4.2.5. As it is clearly indicated on the table, there is positive correlation between empathy and customers loyalty. The result of correlation analysis prove that empathy dimension and customers loyalty are correlated with a moderate relationship ($r=0.747$)

		customer loyalty	Empathy
Spearman's rho	customer loyalty		
	Correlation Coefficient	1.000	.747*
	Sig. (2-tailed)	.	.000
	N	360	360
Spearman's rho	Empathy		
	Correlation Coefficient	.747*	1.000
	Sig. (2-tailed)	.000	.
	N	360	360

** Correlation is significant at the 0.01 level (2-tailed).

Table 4.2.5 correlation between customers empathy and customer loyalty

4.3 Regression analysis

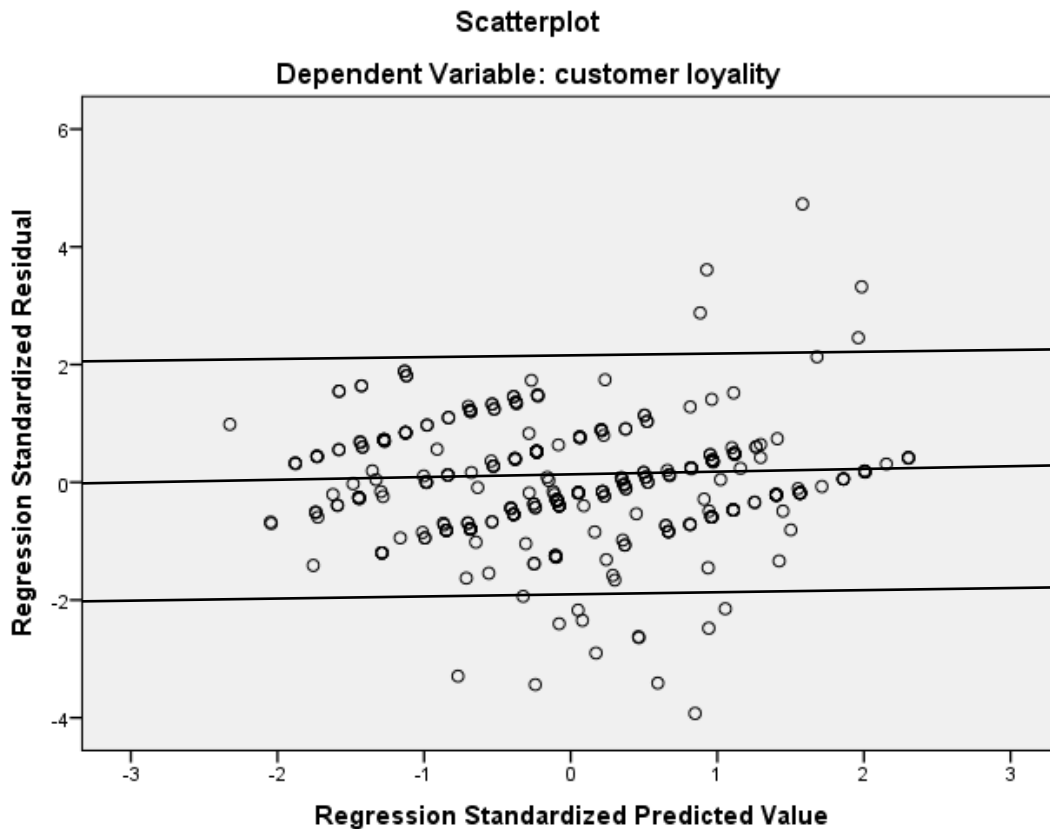
Regression analysis was conducted to know whether a set of predictor variables do good job in predicting an outcome variable and which variable in particular are significant predictors of the dependent variable.

Before the regression analysis is conducted different assumptions was tested to check the representatives of the data. These assumptions are

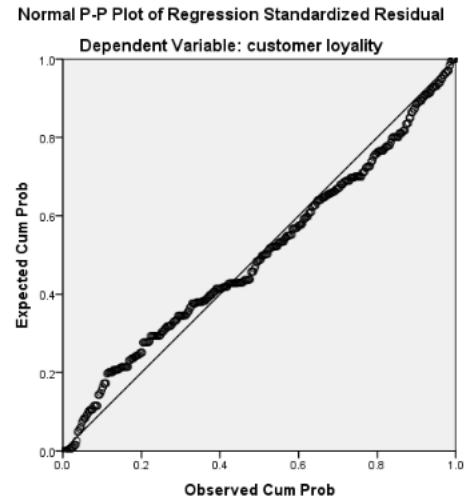
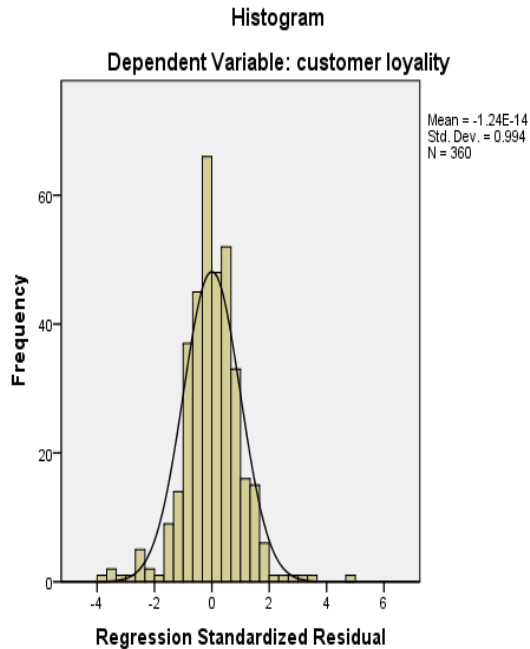
- Linear relationship between the outcome variable and the independent variable. A plot

Of standardized residuals versus the predicted values show whether there is a linear or curvilinear relationship (www.stasticssolution.com). It is also

important to check for outliers since linear regression is sensitive to outlier effects. As we can see from the scatter plot below we can say there is moderate linearity between dependant (i.e customer loyalty) and independent variables (i.e. CRM dimensions).



- *The second assumption is normality assumption. This assumption can best be checked by histogram and P-P plot below. Normality can be checked with a goodness of fit test. As we can see from the histogram and P- plot graph below we can say that variables are normally distributed.*



- *Multicollinearity assumption*

This assumption assumes that the independent variables are not highly correlated with each other. This assumption is tested by the variance inflation factor (VIF), tolerance. The tolerance measures the influence of one independent variable on all other independent variables. When $T < 0.2$ there might be multicollinearity in the data (www.statisticssolution.com). As we can see from the coefficient table below the tolerance value of all independent variables are greater than 0.2, so we can say that there is no multicollinearity between the variables.

When we come to VIF assumption it is defined as $VIF = 1/T$. When $VIF > 10$ there is an indication of multicollinearity to be present (www.statisticssolution.com). In the table below the VIF value of all variables are less than 10 which means there is no multicollinearity between the variables.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.037	.031		1.216	.225		

Trust	.965	.016	.974	59.698	.000	.286	3.496
Commitment	.039	.016	.045	2.347	.019	.206	4.854
Empathy	.028	.019	.033	1.527	.128	.259	3.861
Conflict handling	.053	.033	.055	1.610	.108	.266	3.759

a. Dependent Variable: customer loyalty

- While scatterplot lets to know autocorrelation The Durban-Watson testes linier regression model for autocorrelation. Durban-Watson testes the null hypothesis that the variables are not auto correlated. While Durban-Watson can assume values between 0 and 4 , values around 2 indicate no auto correlation. When we come to our case our d value is 1.358 which means there is no auto correlation.

Model Summary^b

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Durbin-Watson
1	.986 ^a	.973	.973	.100	1.358	

a. Predictors: (Constant), Conflict handling, trust, Commitment, Empathy

4.3.1 Regression analysis of customer relationship marketing and customers' loyalty

The Results of regression analysis against customer loyalty can be seen in table 4.3.1A. The result shows that relationship marketing has the power to explain customer loyalty. In this case the results of correlation of Customer relationship marketing and customers loyalty and R Square (0.885) are taken into consideration. The regression analysis model summary indicates that relationship marketing which is entered into the regression model on SPSS has relationship with customer loyalty with correlation coefficient of 0.941. The R square is the explained variance and it is actually the square of the multiple R (0.941)². Therefore, it is pointed out that 88.5 percent of customer relationship marketing can explain the dependent variable that is customer loyalty. As it is indicated in table 4.3.1, total customer relationship marketing was considered as predictors of customers loyalty and reported high level of significance $p < 0.01$.

And also the R square value of 0.885 confirming that, 88.5% of the variation in customer loyalty is explained by customer relationship marketing. Relationship marketing as used for prediction was found to be significantly related to customers loyalty as the p-value is less than 0.01.

Table 4.3.1C titled as coefficients of customer relationship marketing dimensions, helps us to understand which variables among the four independent

variables is the most important in explaining the variance in customers loyalty. As it is indicated in the table, high beta value shows that it is significant in explaining. If we can see the Beta column under standardized coefficients below, we can understand that the highest number in the beta is 0.986 for trust dimension and the second highest is conflict handling with 0.825. Therefore, trust and conflict handling are the major determinant of customers loyalty. It can be seen also from the table that the four independent variables were significant in explaining customers loyalty.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.941 ^a	.885	.885	.205	.563

a. Predictors: (Constant), customer relation marketing

b. Dependent Variable: customer loyalty

Table 4.3.1A Regression analysis result for relationship marketing and customers loyalty

Model		Sum of Squares	Df	F	Sig.
1	Regression	115.887	1	268.417	.000 ^b
	Residual	14.986	358		
	Total	130.873	359		

4.3.2 Regression analysis of trust and customers' loyalty

As it is indicated in the model summary of table 4.3.2A, trust explains customer loyalty. In this case, the results of correlation of relationship marketing and customer loyalty and R Square (0.972) are taken into consideration. This R square is the explained variance and it is actually the square of the multiple R (0.986)² which is 0.972. Therefore, it is pointed out that 97.2% of customer loyalty is explained by trust. As it is indicated in table 4.3.2B, trust was considered as predictors of customer loyalty and reported high level of significance $p < 0.01$. And also the R square value of 0.972 confirming that, 97.2% of the variation in customer loyalty is explained by trust. Trust as used for prediction was found to be significantly related to customer loyalty as the p-value is less than 0.01.

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson

1	.986 ^a	.972	.972	.101	1.359
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a. Predictors: (Constant), trust

b. Dependent Variable: customer loyalty

Table 4.3.2A Regression analysis of trust and customers' loyalty

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	127.256	1	127.256	12597.037	.000 ^b
	Residual	3.617	358	.010		
	Total	130.873	359			

a. Dependent Variable: customer loyalty

b. Predictors: (Constant), trust

Table 4.3.2 B ANOVA of trust and customer loyalty

4.3.3 Regression analysis of commitment and customers' loyalty

Table 4.3.3A shows the results of regression analysis for commitment and customer loyalty. In this case, the results of correlation of these two variables and R Square (0.587) are taken into consideration. Here the R square is the explained variance and it is actually the square of the multiple R (0.766)² which is 0.587. Therefore, it is possible to state that 58.7% of customers loyalty is explained by commitment. As it is indicated in table 4.3.3B, commitment was considered as predictors of customer loyalty and reported high level of significance $p < 0.01$. And also the R square value of 0.587 confirming that, 58.7% of the variation in customer loyalty is explained by commitment. Commitment as used for prediction was found to be significantly related to customer loyalty as p-value is less than 0.01. It is the highest of all the independent variables in explaining customer loyalty

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.766 ^a	.587	.586	.388	.687

a. Predictors: (Constant), Commitment

b. Dependent Variable: customer loyalty

Table 4.3.3A Regression analysis of commitment and customers' loyalty

Model		Sum of Squares	Df	F	Sig.
1	Regression	76.882	1	509.788	.000 ^b
	Residual	53.991	358		

Total	130.873	359		
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Table 4.3.3B ANOVA between commitment and customer loyalty

4.3.4 Regression analysis of empathy and customers' loyalty

As the result of regression analysis of empathy and customers loyalty indicates, empathy can explain customer loyalty in some extent. In this case again, the correlation result of these variab

les and the R square are taken. The R square is the explained variance and it is actually the square of the multiple R (0.694)² which is 0.481. Therefore, it is possible to conclude that 48.1% of customers loyalty is explained by empathy. As it is indicated in table 4.3.4B, empathy was considered as predictors of customers loyalty and reported high level of significance $p < 0.01$. And also the R square value of 0.481 confirming that, 48.1% of the variation in customer loyalty is explained by empathy. Empathy as used for prediction was found to be significantly related to customer loyalty as p-value is less than 0.01.

Model Summary^a

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Durbin-Watson
1	.694 ^b	.481	.480		.436	.703

a. Predictors: (Constant), Empathy

b. Dependent Variable: customer loyalty

Table 4.3.4A Regression analysis result of empathy and customers' loyalty

Model		Sum of Squares	df	F	Sig.
1	Regression	62.953	1	331.818	.000 ^a
	Residual	67.920	358		
	Total	130.873	359		

Table 4.3.4B ANOVA result of empathy and customer loyalty

4.3.5 Regression analysis of conflict handling and customers' loyalty

As it is clearly indicated in the table 4.3.4A , conflict handling can explain customer loyalty in banking industry specially in Dashen bank The correlation result of these variables and the R Square are considered. In this case the R square is the explained variance and it is actually the square of the multiple R (0.825)² which is 0.681 Therefore, it is possible to state that 68.1% of customers loyalty is significantly explained by

conflict handling. Conflict handling was considered as predictors of customers loyalty and reported high level of significance $p < 0.01$ as it is indicated in table 4.3.4B. And also the R square value of 0.681 confirming that, 68.1% of the variation in customer loyalty is explained by conflict handling. Conflict handling as used for prediction was found to be significantly related to customer loyalty as p-value is less than 0.01.

Model Summary^b

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Durbin-Watson
1	.825 ^a	.681	.680	.341	.722

a. Predictors: (Constant), Conflict handling

b. Dependent Variable: customer loyalty

Table 4.3.5A regression result of conflict handling and customer loyalty

Model		Sum of Squares	df	F	Sig.
1	Regression	89.165	1	765.348	.000 ^a
	Residual	41.708	358		
	Total	130.873	359		

Table 4.3.5B ANOVA result of conflict handling and customer loyalty

Generally, the research questions which are proposed earlier were answered by using a sample of 360 respondents. From the analysis it is clearly indicated that customer relationship marketing and customer loyalty are related and the measure of correlation between these variables as it is indicated in the correlation analysis is positive. And also it is noticed that the independent variables which are included in the elements of relationship marketing have the power to explain the dependent variable as it is indicated in the regression analysis. Therefore, all the research questions are answered based on the test conducted and customer relationship marketing has the power to explain customer loyalty in banking industry, particularly in Dashen bank.

4.4 Results Discussion

The study is conducted to explain the impact of customer relationship marketing on customer loyalty in the banking industry especially in the case of Dashen bank. The demographic factors used to know the general characteristics of the respondents. As

we can see from appendix age, income and occupation have a positive correlation with customer loyalty with 0.046,0.098 and 0.159 respectively which have relatively no correlation. But the remaining demographic factors which are education level, gender length of time have negative correlation with -0.020. -0.068 and -0.250.

Based on the results from this research, customer relationship marketing is correlated with customer loyalty. The findings show that customer relationship marketing activities can explain 88.1% of customer loyalty in banking industry, particularly in Dashen Bank. Customer relationship marketing elements particularly trust has greater impact on customers loyalty and it is more important in shaping what customers prefer about the bank.

In today's competitive environment, banks should build and maintain good relationship with the target customers in order to succeed and survive. To maintain good relationship with customers, relationship marketing is an important tool. In this case, the bank must prepare invaluable information to build strong relationship with the customers for the purpose of gaining their loyalty and preventing customers from switching to other banks. Customers can be remaining loyal towards a bank for a number of reasons. This research have identified four elements of relationship marketing that will have impact on customers loyalty in banking industry particularly in Dashen Bank namely, trust, commitment, conflict handling and empathy.

Based on the spearman correlation test of correlation results, trust dimension positively correlated with customer loyalty ($r=0.984$). In other words if customers trust the bank, they will be loyal to their banks otherwise they will not be loyal to their banks. Because of this result the bank should be able to promise and deliver what it promised is important to encourage repeat purchase by the customers and to establish strong relationship. In addition, trust only will exist if customers have confidence in a bank's ability to perform satisfactorily. Therefore, trust has power to determine the loyalty of customers. With regard to trust dimension, a bank can be perceived by its customers as honest in its performance if the bank has strong and lasting relationship with customers.

The regression analysis of trust dimension and customer loyalty indicates that 97.2% of the variance R square in customers loyalty has been significantly explained by trust.

Commitment is another element of relationship marketing that is taken into account to explain customer's loyalty. Based on the correlation result as it is shown by spearman correlation test, commitment dimension is positively correlated with customers' loyalty. The correlation coefficient between commitment and customers' loyalty is 0.785. This shows that commitment dimension is a major determinant of customers' loyalty and customers will critically evaluate the commitment of the bank employees towards the

services gained from the bank. The commitment of the bank will help to retain customers by improving the services of the bank. By having committed employees, banks can continue retaining existed customers and attracting new customers to generate more profit. To this extent the commitment dimension of relationship marketing plays great role.

With regard to the regression analysis of commitment dimension and customers loyalty, 58.7% of the variance R square in customers loyalty is significantly explained by commitment.

The other factor that is included in the dimensions of relationship marketing is empathy. It has positive relationship with customers' loyalty. The correlation coefficient between these variables is 0.747. Empathy is one of the important tools to create long term relationship with customers in service provider organizations. Nearly high number of customers wanted to be treated as they want to be treated by the banks employees. If this is the case, banks have the responsibility to treat customers as they want to be treated to have loyal customers.

As a result, empathy has power to create lasting relationship with customers and shaping the minds of the existed customers to talk favorably about the banks to other customers.

With regard to the regression analysis of empathy and customers loyalty, 48.10% of the variance R square in customers loyalty is significantly explained by empathy.

The last dimension in CRM studied is conflict handling. As it is indicated in the correlation analysis, conflict handling dimension has positive and high relationship with customers' loyalty. The correlation coefficient between conflict handling and customers' loyalty is 0.818.

When banks have good conflict handling procedures and solving the manifested problems successfully, the customers express their complaints or any feelings they have freely and will become loyal customers. In order to encourage customers to complain when there is problem, banks are responsible to aware and inform in advance how and where to complain. Generally, appropriate and acceptable conflict handling procedure will create strong relationship with customers.

The regression analysis result for conflict handling and customers' loyalty shows that 68.1% of the variance R square in customers loyalty has been significantly explained by conflict handling.

When we see the regression analysis result for all variables against customers' loyalty it is assured that all independent variables can explain customers' loyalty particularly, in Dashen bank and in general in banking industry.

After interview has been made with business development and marketing division manager on relationship marketing and customer loyalty questions, the following points are generalized.

- The division manager noticed that relationship marketing activities have the power to make customers loyal. Some of the procedures of relationship marketing that the bank uses are suggestion box, customer handling log, identifying customers and face-to-face discussion, collecting data and providing lastly solution*
- The bank is rated as fair in relationship marketing activities. There is no much work on it. With regard to customers' response for their complaints, solution is not given on time. As the managers expectation in department wise the importance of relationship marketing is clear but the top managers are careless on this issue.*
- Absence of follow up is the major weakness of the bank as it is indicated by the division manager. In order to improve the banks services, the bank need to continue strongly, hiring committed employees, and assign responsible body for relationship marketing is important.*

CHAPTER FIVE CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

The main purpose of the study was to explain the impact of relationship marketing on customers' loyalty in banking industry, particularly in Dashen Bank. The major goal of customer relationship marketing is to create lasting relationship with customers. Lasting relationship with customers is the first requirement to survive in a competitive environment and to generate profit. The relationship marketing dimensions that were included in this research are trust, commitment, conflict handling and empathy.

The findings support the view points that relationship marketing dimensions can enhance the quality of a buyer-seller relationship and in turn increase customer loyalty. Customer trust, commitment, conflict handling and empathy are not the only the desired outcomes of customer relationship marketing but also the antecedents of customer loyalty.

With regard to the spearman correlation analysis, it can be clearly seen as that the four customer relationship marketing dimensions namely trust, commitment, conflict handling, and empathy are positively related to customer loyalty in Dashen Bank. The relationship looks like the following;-

Customer relation marketing have directly and positive relationship with customer loyalty

Commitment have directly and positive relationship with customer loyalty.

Trust have directly and positive relationship with customer loyalty

Conflict handling have positive relationship with customer loyalty.

Empathy has positive effect on customer loyalty.

On the regression analysis part, it is clearly shown that relationship marketing explains customer loyalty. The regression analysis indicated that 88.5% customer loyalty is explained by relationship marketing. Each independent variable is also regressed against customer's loyalty and the result shows that all the independent variables can explain the dependent variable i.e. customer loyalty.

The regression analysis result looks like the following.

88.5% of customers' loyalty is significantly explained by relationship marketing.

97.2% of customers' loyalty is significantly explained by trust.

58.7% of customers' loyalty is significantly explained by commitment.

48.1% of customers' loyalty is significantly explained by empathy. 68.1% of customers' loyalty is significantly explained by conflict handling.

5.2 Recommendations

The basic purpose of this research work is to put forward recommendations of practical nature rather than just propose research oriented work. The following recommendations are proposed to the banking industry:

- 1. Relation marketing is a very much important factor that not only forces the customers to remain loyal with the organization but also proves as a marketing mechanism through which other people are attracted towards the organization. The word of mouth of a satisfied customer probability has more worth than any other advertising channel.*
- 2. The financial institutions must adopt a win-win service quality strategy through which they provide value to the customer and customer remains loyal to the organization. The value provided must be keeping in view the loyalty of the customers.*
- 3. To retain and develop loyal customers, the bank should be trustworthy and show commitment, providing individualized attention to customers and must resolve conflicts in a manner that will eliminate unimportant loss and inconvenience to their customers. In Ethiopia, the growing number of banks led to the increase in the competition of banking industry. Therefore, the bank must be well aware of the want and needs of the customers. Nowadays customers are demanding more not only based on the service but they demand the way they are treated.*

4. *Dashn Bank should put more effort to attract more customers especially in dimensions related to commitment, conflict handling, trust and empathy. In order to create and maintain loyalty, the bank must recognize that many of the core product attributes are necessary, but not sufficient for loyalty. On the other hand, it is a must to have a strong connection with its customers in order to create and maintain customer loyalty. By having strong relationship with customers it is possible to keep customer from switching to other competitor.*
5. *The Banking industry particularly Dashen bank should look for the contemporary approaches of delivering quality services through relationship management tactics. These approaches have potential to redesign the business function of the organization and focus of these approaches is to build a long term relationship with the customer through the provision of premium quality services.*
6. *Marketers should put their efforts into implementing relationship marketing in an effective way, in order to enhance customer perceived trust, commitment, conflict handling and empathy. It is also essential for the bank to realize the importance of relationship quality and customers loyalty for practical business.*
7. *The demographical approach could be analyzed in this regard to find out the needs and demands of particular demographical sectors, so that the specialized service quality interventions can be devised and channelized to particularly meet the demands and needs of that group and eventually to enhance their levels of satisfaction and loyalty towards the bank.*

5.3 Future research

During the process of the thesis different aspects that aroused can be developed and further implicated in a later research. One aspect to take in consideration in future research is the sampling frame. Since the population of the thesis was hard to estimate and the limitation of time and economical resources, the result might have been affected. In future research the implications for sampling frame is to have a broader sampling who represents a larger sample from the population. If the research will be considered in a later point in time, the sampling frame need to be taken in mind if the aim with the research is to make a general conclusion for the entire population.

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APPENDIX -A

SURVEY QUESTIONNAIRE

My name is Samuel Addis who studied MA program in Marketing management in Addis Ababa university college of commerce. I am doing the research in the impact of customer relationship management in customer loyalty. Thank you for taking the time to fill in this questionnaire, you will remain anonymous and I will never forget your help. Thank you very much.

1. Gender ; 1) Male 2) Female

2. Age ; 1) 18-25 2) 26-33 3) 34-41 4) 42-49 5) 50-57 6) over than 58

3. Education ; 1) Bachelor's Degree 2) Master Degree 3) High School

*4. Occupation ; 1) Student 2) Government 3) private Employees 4) Home business
5) Out of work*

5. Income ; 1) less than 10,000 2) 10,001 – 20,000 3) above 20,000

6. For how many times you have used the bank services?

1)Below 1 year 2) 1 -3 years 3)3- 5 years 4) 5-7 years 5)Above 7 years

Part II

Please, indicate your opinion by marking the appropriate box on the five point scale where: 1=Strongly Disagree 2= Disagree 3=No Opinion 4=Agree 5=Strongly Agree

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
<i>Trust</i>					
<i>1. The bank is very concern with security for my transactions</i>					
<i>2. The bans promises are reliable</i>					
<i>3. The bank is consistent in providing quality service</i>					
<i>4. Employee of the bank show respect to customers</i>					
<i>5. The bank fulfils its obligation to customers</i>					
<i>6. I have confidence in the bank service</i>					
<i>7. Given my experience, the bank can be trusted Completely</i>					
<i>8. Given my experience, the bank can be counted on to do what is right</i>					
<i>9. My bank is always honest to me</i>					
<i>10. My bank has the ability to meet its promises</i>					

<i>11. I never doubt that my bank will not keep its promises</i>					
<i>Commitment</i>					
<i>12. The bank makes adjustment to suit my needs</i>					
<i>13. The bank offers personalized services to meet customers need</i>					
<i>14. The bank is flexible when its service are changed</i>					
<i>15. The bank is flexible in serving my needs</i>					
<i>16. My relationship with the bank is one that I am very committed to continuing it</i>					
<i>17. My relationship with the bank is very important to me</i>					
<i>18. My relationship with the bank is one that I really care about</i>					
<i>19. My relationship with the bank is worth my effort to maintain</i>					
<i>Empathy</i>					
<i>20. Employees of the bank deal with customer in a caring fashion</i>					
<i>21. Bank employees give the individualized attention to customers</i>					
<i>22. The employees of the bank understand your specific needs</i>					
<i>23. Bank employees have the customers best interest at heart</i>					
<i>24. Bank has operating hours convenient to</i>					

<i>all its customer</i>					
<i>Conflict Handling</i>					
<i>25. The bank tries to avoid potential conflict</i>					
<i>26. The bank tries to solve manifest conflicts before the customers create problems</i>					
<i>27. The bank has the ability to openly discuss solutions when problems arise</i>					
<i>28. The bank is responsive to my complaints</i>					
<i>29. The bank shows a sincere interest in solving customer problem</i>					
<i>30. The bank listens customers problem</i>					
<i>31. The bank clearly communicates about each banks policy to their customers (about customers right, responsibility, and other related issues)</i>					
<i>32. The bank clearly communicates to you about how and where to complain in case of a .problem</i>					
<i>33. The bank gives you prompt response for your complaints</i>					
<i>34. The bank asks you about your feeling toward their responses for your complaints</i>					
<i>Customer Loyalty</i>					
<i>35. Considering the bank as first choice among other banks in the area; and the bank that first comes to my mind when making purchases decision on bank services</i>					

<i>36. If I had to do it over again, I would still choose to use the bank</i>					
<i>37. I do not like to change to another bank because I value the bank</i>					
<i>38. I am a loyal customer to the bank</i>					
<i>39. I would always recommend the bank to someone who seeks my advise</i>					
<i>40. It would difficult to change my beliefs about the bank</i>					
<i>41. I would always use this banks services</i>					
<i>42. Even if close friends recommended another bank, my preference for this bank would not change</i>					
<i>43. My intention to use the services of this bank would not be changed</i>					
<i>44. I do not like to change to another bank because this bank sees my needs</i>					

Part III Semi-structured Interview Questions

- 1. How do you evaluate the relationship marketing activities of your bank?*
- 2. Does relationship marketing have the power to make customers loyal?*
- 3. What are the relationship marketing strategies that your bank used to make customers satisfied and loyal?*
- 4. How do you appraise the trustworthiness, commitment, and empathy of your bank customers, and conflict handling procedures of your bank?*
- 5. Do you think that your company have no problem with regard to customer loyalty?*
- 6. According to your opinion, to what extent does good relationship with the customer is important for customer loyalty?*
- 7. According to your opinion, what importance customers handling has in creating good relationship with the customer?*
- 8. Are there a clearly defined policies and procedures to handle complaints?*

9. How much do you think that the acts of employees of the bank, especially those on the front line, affect the level of customer satisfaction and intent to remain in your bank?

10. How do you see your employees efforts in the bank to create good relationship with customers?

11. How do you see the banks willingness to listen to customers?

12. How do you see your employees of the bank in treating customers with respect, trust and dignity?

13. How do you, in general, rate your bank relationship with the customer?

14. To what extent the bank informs customers in advance about any change that takes place in the bank?

15. To what extent do you think that the banks complaint handling procedures affect your customers satisfaction and loyalty?

16. Are there any special efforts that the bank makes in relation to customers handling and enhancing satisfaction?

APPENDIX –B

Frequencies

GENDER

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	247	68.6	68.6	68.6
Valid Female	113	31.4	31.4	100.0
Total	360	100.0	100.0	

AGE

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-25	69	19.2	19.2	19.2
Valid 26-33	161	44.7	44.7	63.9

34-41	82	22.8	22.8	86.7
42-49	14	3.9	3.9	90.6
50-57	34	9.4	9.4	100.0
Total	360	100.0	100.0	

EDUCATION

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>bachelor degree</i>	189	52.5	52.5	52.5
<i>masters degree</i>	152	42.2	42.2	94.7
<i>high school</i>	19	5.3	5.3	100.0
<i>Total</i>	360	100.0	100.0	

OCCUPATION

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Student</i>	77	21.4	21.4	21.4
<i>Government</i>	114	31.7	31.7	53.1
<i>private employee</i>	33	9.2	9.2	62.2
<i>home business</i>	40	11.1	11.1	73.3
<i>out of work</i>	96	26.7	26.7	100.0
<i>Total</i>	360	100.0	100.0	

INCOME

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>less than 10.000</i>	111	30.8	30.8	30.8
<i>10001-20000</i>	187	51.9	51.9	82.8
<i>above 20000</i>	62	17.2	17.2	100.0

<i>Total</i>	<i>360</i>	<i>100.0</i>	<i>100.0</i>	
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For how many times you have used the bank services?

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>below 1 year</i>	<i>41</i>	<i>11.4</i>	<i>11.4</i>	<i>11.4</i>
<i>1-3 year</i>	<i>178</i>	<i>49.4</i>	<i>49.4</i>	<i>60.8</i>
<i>3-5 year</i>	<i>87</i>	<i>24.2</i>	<i>24.2</i>	<i>85.0</i>
<i>5-7 year</i>	<i>16</i>	<i>4.4</i>	<i>4.4</i>	<i>89.4</i>
<i>above 7 years</i>	<i>38</i>	<i>10.6</i>	<i>10.6</i>	<i>100.0</i>
<i>Total</i>	<i>360</i>	<i>100.0</i>	<i>100.0</i>	

Frequency Table

The bank is very concern with security for my transactions

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly Disagree</i>	<i>9</i>	<i>2.5</i>	<i>2.5</i>	<i>2.5</i>
<i>Disagree</i>	<i>50</i>	<i>13.9</i>	<i>13.9</i>	<i>16.4</i>
<i>no opinion</i>	<i>82</i>	<i>22.8</i>	<i>22.8</i>	<i>39.2</i>
<i>Agree</i>	<i>138</i>	<i>38.3</i>	<i>38.3</i>	<i>77.5</i>
<i>strongly agree</i>	<i>81</i>	<i>22.5</i>	<i>22.5</i>	<i>100.0</i>
<i>Total</i>	<i>360</i>	<i>100.0</i>	<i>100.0</i>	

The banks promises are reliable

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	6	1.7	1.7	1.7
<i>Disagree</i>	43	11.9	11.9	13.6
<i>no opinion</i>	90	25.0	25.0	38.6
<i>Agree</i>	135	37.5	37.5	76.1
<i>strongly agree</i>	86	23.9	23.9	100.0
<i>Total</i>	360	100.0	100.0	

The bank is consistent in providing quality service

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	9	2.5	2.5	2.5
<i>Disagree</i>	50	13.9	13.9	16.4
<i>no opinion</i>	82	22.8	22.8	39.2
<i>Agree</i>	138	38.3	38.3	77.5
<i>strongly agree</i>	81	22.5	22.5	100.0
<i>Total</i>	360	100.0	100.0	

Employee of the bank show respect to customers

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>

<i>Valid</i>	<i>strongly disagree</i>	6	1.7	1.7	1.7
	<i>dis agree</i>	43	11.9	11.9	13.6
	<i>no opinion</i>	90	25.0	25.0	38.6
	<i>Agree</i>	135	37.5	37.5	76.1
	<i>strongly agree</i>	86	23.9	23.9	100.0
	<i>Total</i>	360	100.0	100.0	

The bank fulfils its obligation to customers

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>strongly dis agree</i>	9	2.5	2.5
	<i>Disagree</i>	50	13.9	16.4
	<i>no opinion</i>	82	22.8	39.2
	<i>Agree</i>	138	38.3	77.5
	<i>strongly agree</i>	81	22.5	100.0
	<i>Total</i>	360	100.0	100.0

I have confidence in the bank service

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>strongly dis agree</i>	36	10.0	10.0
	<i>Agree</i>	122	33.9	43.9
	<i>no opinion</i>	88	24.4	68.3
	<i>Agree</i>	66	18.3	86.7
	<i>strongly agree</i>	48	13.3	100.0
	<i>Total</i>	360	100.0	100.0

Given my experience, the bank can be trusted Completely

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly dis agree</i>	20	5.6	5.6	5.6
<i>Disagree</i>	78	21.7	21.7	27.2
<i>no opinion</i>	103	28.6	28.6	55.8
<i>Agree</i>	94	26.1	26.1	81.9
<i>strongly agree</i>	65	18.1	18.1	100.0
<i>Total</i>	360	100.0	100.0	

Given my experience, the bank can be counted on to do what is right

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	3	.8	.8	.8
<i>Disagree</i>	35	9.7	9.7	10.6
<i>no opinion</i>	103	28.6	28.6	39.2
<i>Agree</i>	134	37.2	37.2	76.4
<i>strongly agree</i>	85	23.6	23.6	100.0
<i>Total</i>	360	100.0	100.0	

My bank is always honest to me

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly dis agree</i>	9	2.5	2.5	2.5
<i>dis agree</i>	50	13.9	13.9	16.4
<i>no opinion</i>	82	22.8	22.8	39.2
<i>Agree</i>	138	38.3	38.3	77.5
<i>strongly agree</i>	81	22.5	22.5	100.0
<i>Total</i>	360	100.0	100.0	

My bank has the ability to meet its promises

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>strongly disagree</i>	29	8.1	8.1	8.1
	<i>Disagree</i>	108	30.0	30.2	38.3
	<i>no opinion</i>	96	26.7	26.8	65.1
	<i>Agree</i>	75	20.8	20.9	86.0
	<i>strongly agree</i>	50	13.9	14.0	100.0
	<i>Total</i>	358	99.4	100.0	
<i>Missing</i>	<i>System</i>	2	.6		
<i>Total</i>		360	100.0		

I never doubt that my bank will not keep its promises

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>strongly disagree</i>	42	11.7	11.7	11.7
	<i>Disagree</i>	133	36.9	36.9	48.6
	<i>no opinion</i>	117	32.5	32.5	81.1
	<i>Agree</i>	37	10.3	10.3	91.4
	<i>strongly agree</i>	31	8.6	8.6	100.0
	<i>Total</i>	360	100.0	100.0	

The bank makes adjustment to suit my needs

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>strongly disagree</i>	20	5.6	5.6	5.6
	<i>Disagree</i>	67	18.6	18.6	24.2
	<i>no opinion</i>	69	19.2	19.2	43.3
	<i>Agree</i>	130	36.1	36.1	79.4
	<i>strongly agree</i>	74	20.6	20.6	100.0
	<i>Total</i>	360	100.0	100.0	

The bank offers personalized services to meet customers need

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i> <i>strongly disagree</i>	17	4.7	4.7	4.7
<i>Disagree</i>	58	16.1	16.1	20.8
<i>no opinion</i>	79	21.9	21.9	42.8
<i>Agree</i>	126	35.0	35.0	77.8
<i>strongly agree</i>	80	22.2	22.2	100.0
<i>Total</i>	360	100.0	100.0	

The bank is flexible when its service are changed

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i> <i>strongly disagree</i>	23	6.4	6.4	6.4
<i>Disagree</i>	70	19.4	19.4	25.8
<i>no opinion</i>	64	17.8	17.8	43.6
<i>Agree</i>	127	35.3	35.3	78.9
<i>strongly agree</i>	76	21.1	21.1	100.0
<i>Total</i>	360	100.0	100.0	

The bank is flexible in serving my needs

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i> <i>strongly disagree</i>	12	3.3	3.3	3.3
<i>Disagree</i>	52	14.4	14.4	17.8
<i>no opinion</i>	94	26.1	26.1	43.9
<i>Agree</i>	123	34.2	34.2	78.1
<i>strongly agree</i>	79	21.9	21.9	100.0
<i>Total</i>	360	100.0	100.0	

My relationship with the bank is one that I am very committed to continuing it

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid strongly disagree</i>	23	6.4	6.4	6.4
<i>Disagree</i>	71	19.7	19.7	26.1
<i>no opinion</i>	63	17.5	17.5	43.6
<i>Agree</i>	127	35.3	35.3	78.9
<i>strongly agree</i>	76	21.1	21.1	100.0
<i>Total</i>	360	100.0	100.0	

My relationship with the bank is very important to me

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid strongly disagree</i>	47	13.1	13.1	13.1
<i>Disagree</i>	123	34.2	34.2	47.2
<i>no opinion</i>	78	21.7	21.7	68.9
<i>Agree</i>	64	17.8	17.8	86.7
<i>strongly agree</i>	48	13.3	13.3	100.0
<i>Total</i>	360	100.0	100.0	

My relationship with the bank is one that I really care about

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid strongly disagree</i>	28	7.8	7.8	7.8
<i>Disagree</i>	95	26.4	26.4	34.2
<i>no opinion</i>	85	23.6	23.6	57.8
<i>Agree</i>	83	23.1	23.1	80.8

<i>strongly agree</i>	69	19.2	19.2	100.0
<i>Total</i>	360	100.0	100.0	

My relationship with the bank is worth my effort to maintain

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	3	.8	.8	.8
<i>Disagree</i>	29	8.1	8.1	8.9
<i>no opinion</i>	93	25.8	25.8	34.7
<i>Agree</i>	164	45.6	45.6	80.3
<i>strongly agree</i>	71	19.7	19.7	100.0
<i>Total</i>	360	100.0	100.0	

Employees of the bank deal with customer in a caring fashion

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	20	5.6	5.6	5.6
<i>Disagree</i>	70	19.4	19.4	25.0
<i>no opinion</i>	73	20.3	20.3	45.3
<i>Agree</i>	129	35.8	35.8	81.1
<i>strongly agree</i>	68	18.9	18.9	100.0
<i>Total</i>	360	100.0	100.0	

Bank employees give the individualized attention to customers

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	43	11.9	12.0	12.0
<i>disagree</i>	118	32.8	33.0	45.0

	<i>no opinion</i>	73	20.3	20.4	65.4
	<i>Agree</i>	76	21.1	21.2	86.6
	<i>strongly agree</i>	48	13.3	13.4	100.0
	<i>Total</i>	358	99.4	100.0	
<i>Missing</i>	<i>System</i>	2	.6		
<i>Total</i>		360	100.0		

The employees of the bank understand your specific needs

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>strongly disagree</i>	45	12.5	12.5
	<i>disagree</i>	139	38.6	51.1
	<i>no opinion</i>	103	28.6	79.7
	<i>agree</i>	37	10.3	90.0
	<i>strongly agree</i>	36	10.0	100.0
	<i>Total</i>	360	100.0	100.0

Bank employees have the customers best interest at heart

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>strongly disagree</i>	29	8.1	8.1
	<i>disagree</i>	62	17.2	25.3
	<i>no opinion</i>	83	23.1	48.3
	<i>agree</i>	118	32.8	81.1
	<i>strongly agree</i>	68	18.9	100.0
	<i>Total</i>	360	100.0	100.0

Bank has operating hours convenient to all its customer

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>strongly disagree</i>	14	3.9	3.9
	<i>disagree</i>	57	15.8	19.7

<i>no opinion</i>	85	23.6	23.6	43.3
<i>agree</i>	126	35.0	35.0	78.3
<i>strongly agree</i>	78	21.7	21.7	100.0
<i>Total</i>	360	100.0	100.0	

The bank tries to avoid potential conflict

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	21	5.8	5.8	5.8
<i>disagree</i>	68	18.9	18.9	24.7
<i>no opinion</i>	79	21.9	21.9	46.7
<i>agree</i>	122	33.9	33.9	80.6
<i>strongly agree</i>	70	19.4	19.4	100.0
<i>Total</i>	360	100.0	100.0	

The bank tries to solve manifest conflicts before the customers create problems

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	10	2.8	2.8	2.8
<i>disagree</i>	55	15.3	15.3	18.1
<i>no opinion</i>	97	26.9	26.9	45.0
<i>agree</i>	121	33.6	33.6	78.6
<i>strongly agree</i>	77	21.4	21.4	100.0
<i>Total</i>	360	100.0	100.0	

The bank has the ability to openly discuss solutions when problems arise

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>

<i>Valid</i>	<i>strongly disagree</i>	<i>18</i>	<i>5.0</i>	<i>5.0</i>	<i>5.0</i>
	<i>disagree</i>	<i>77</i>	<i>21.4</i>	<i>21.4</i>	<i>26.4</i>
	<i>no opinion</i>	<i>71</i>	<i>19.7</i>	<i>19.7</i>	<i>46.1</i>
	<i>agree</i>	<i>124</i>	<i>34.4</i>	<i>34.4</i>	<i>80.6</i>
	<i>strongly agree</i>	<i>70</i>	<i>19.4</i>	<i>19.4</i>	<i>100.0</i>
	<i>Total</i>	<i>360</i>	<i>100.0</i>	<i>100.0</i>	

The bank is responsive to my complaints

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>strongly disagree</i>	<i>41</i>	<i>11.4</i>	<i>11.4</i>
	<i>disagree</i>	<i>124</i>	<i>34.4</i>	<i>45.8</i>
	<i>no opinion</i>	<i>86</i>	<i>23.9</i>	<i>69.7</i>
	<i>agree</i>	<i>62</i>	<i>17.2</i>	<i>86.9</i>
	<i>disagree</i>	<i>47</i>	<i>13.1</i>	<i>100.0</i>
	<i>Total</i>	<i>360</i>	<i>100.0</i>	<i>100.0</i>

The bank shows a sincere interest in solving customer problem

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>strongly disagree</i>	<i>19</i>	<i>5.3</i>	<i>5.3</i>
	<i>disagree</i>	<i>110</i>	<i>30.6</i>	<i>35.8</i>
	<i>no opinion</i>	<i>91</i>	<i>25.3</i>	<i>61.1</i>
	<i>agree</i>	<i>81</i>	<i>22.5</i>	<i>83.6</i>
	<i>strongly agree</i>	<i>59</i>	<i>16.4</i>	<i>100.0</i>
	<i>Total</i>	<i>360</i>	<i>100.0</i>	<i>100.0</i>

The bank listens customers problem

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	10	2.8	2.8	2.8
<i>disagree</i>	48	13.3	13.3	16.1
<i>no opinion</i>	106	29.4	29.4	45.6
<i>agree</i>	120	33.3	33.3	78.9
<i>strongly agree</i>	76	21.1	21.1	100.0
<i>Total</i>	360	100.0	100.0	

The bank clearly communicates about each banks policy to their customers (about customers right, responsibility, and other related issues)

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	22	6.1	6.1	6.1
<i>disagree</i>	70	19.4	19.4	25.6
<i>no opinion</i>	68	18.9	18.9	44.4
<i>agree</i>	126	35.0	35.0	79.4
<i>strongly agree</i>	74	20.6	20.6	100.0
<i>Total</i>	360	100.0	100.0	

The bank clearly communicates to you about how and where to complain in case of a .problem

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	41	11.4	11.5	11.5
<i>disagree</i>	128	35.6	35.8	47.2
<i>no opinion</i>	65	18.1	18.2	65.4
<i>agree</i>	75	20.8	20.9	86.3
<i>strongly agree</i>	49	13.6	13.7	100.0
<i>Total</i>	358	99.4	100.0	
<i>Missing System</i>	2	.6		
<i>Total</i>	360	100.0		

The bank gives you prompt response for your complaints

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	40	11.1	11.1	11.1
<i>disagree</i>	123	34.2	34.2	45.3
<i>no opinion</i>	110	30.6	30.6	75.8
<i>agree</i>	48	13.3	13.3	89.2
<i>strongly agree</i>	39	10.8	10.8	100.0
<i>Total</i>	360	100.0	100.0	

The bank asks you about your feeling toward their responses for your complaints

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	9	2.5	2.5	2.5
<i>disagree</i>	50	13.9	13.9	16.4
<i>no opinion</i>	83	23.1	23.1	39.4
<i>agree</i>	137	38.1	38.1	77.5
<i>strongly agree</i>	81	22.5	22.5	100.0
<i>Total</i>	360	100.0	100.0	

Considering the bank as first choice among other banks in the area; and the bank that first comes to my mind when making purchases decision on bank services

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	6	1.7	1.7	1.7
<i>disagree</i>	43	11.9	11.9	13.6
<i>no opinion</i>	90	25.0	25.0	38.6
<i>agree</i>	135	37.5	37.5	76.1
<i>strongly agree</i>	86	23.9	23.9	100.0
<i>Total</i>	360	100.0	100.0	

If I had to do it over again, I would still choose to use the bank

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	9	2.5	2.5	2.5
<i>disagree</i>	50	13.9	13.9	16.4
<i>no opinion</i>	83	23.1	23.1	39.4
<i>agree</i>	137	38.1	38.1	77.5
<i>strongly agree</i>	81	22.5	22.5	100.0
<i>Total</i>	360	100.0	100.0	

I do not like to change to another bank because I value the bank

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	7	1.9	1.9	1.9
<i>disagree</i>	42	11.7	11.7	13.6
<i>no opinion</i>	90	25.0	25.0	38.6
<i>agree</i>	135	37.5	37.5	76.1
<i>strongly agree</i>	86	23.9	23.9	100.0
<i>Total</i>	360	100.0	100.0	

I am a loyal customer to the bank

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	9	2.5	2.5	2.5
<i>disagree</i>	50	13.9	13.9	16.4
<i>no opinion</i>	83	23.1	23.1	39.4
<i>agree</i>	137	38.1	38.1	77.5
<i>strongly agree</i>	81	22.5	22.5	100.0
<i>Total</i>	360	100.0	100.0	

I would always recommend the bank to someone who seeks my advise

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	<i>36</i>	<i>10.0</i>	<i>10.0</i>	<i>10.0</i>
<i>disagree</i>	<i>122</i>	<i>33.9</i>	<i>33.9</i>	<i>43.9</i>
<i>no opinion</i>	<i>88</i>	<i>24.4</i>	<i>24.4</i>	<i>68.3</i>
<i>agree</i>	<i>66</i>	<i>18.3</i>	<i>18.3</i>	<i>86.7</i>
<i>strongly agree</i>	<i>48</i>	<i>13.3</i>	<i>13.3</i>	<i>100.0</i>
<i>Total</i>	<i>360</i>	<i>100.0</i>	<i>100.0</i>	

It would difficult to change my beliefs about the bank

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly agree</i>	<i>19</i>	<i>5.3</i>	<i>5.3</i>	<i>5.3</i>
<i>disagree</i>	<i>78</i>	<i>21.7</i>	<i>21.7</i>	<i>26.9</i>
<i>no opinion</i>	<i>104</i>	<i>28.9</i>	<i>28.9</i>	<i>55.8</i>
<i>agree</i>	<i>94</i>	<i>26.1</i>	<i>26.1</i>	<i>81.9</i>
<i>strongly agree</i>	<i>65</i>	<i>18.1</i>	<i>18.1</i>	<i>100.0</i>
<i>Total</i>	<i>360</i>	<i>100.0</i>	<i>100.0</i>	

I would always use this banks services

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	3	.8	.8	.8
<i>disagree</i>	35	9.7	9.7	10.6
<i>no opinion</i>	103	28.6	28.6	39.2
<i>agree</i>	133	36.9	36.9	76.1
<i>strongly agree</i>	86	23.9	23.9	100.0
<i>Total</i>	360	100.0	100.0	

Even if close friends recommended another bank, my preference for this bank would not change

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	9	2.5	2.5	2.5
<i>disagree</i>	51	14.2	14.2	16.7
<i>no opinion</i>	82	22.8	22.8	39.4
<i>agree</i>	137	38.1	38.1	77.5
<i>strongly agree</i>	81	22.5	22.5	100.0
<i>Total</i>	360	100.0	100.0	

My intention to use the services of this bank would not be changed

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	29	8.1	8.1	8.1
<i>disagree</i>	108	30.0	30.1	38.2
<i>no opinion</i>	96	26.7	26.7	64.9
<i>agree</i>	76	21.1	21.2	86.1
<i>strongly agree</i>	50	13.9	13.9	100.0
<i>Total</i>	359	99.7	100.0	
<i>Missing System</i>	1	.3		

<i>Total</i>	<i>360</i>	<i>100.0</i>		
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I do not like to change to another bank because this bank sees my needs

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>strongly disagree</i>	<i>57</i>	<i>15.8</i>	<i>15.8</i>	<i>15.8</i>
<i>disagree</i>	<i>139</i>	<i>38.6</i>	<i>38.6</i>	<i>54.4</i>
<i>no opinion</i>	<i>97</i>	<i>26.9</i>	<i>26.9</i>	<i>81.4</i>
<i>agree</i>	<i>35</i>	<i>9.7</i>	<i>9.7</i>	<i>91.1</i>
<i>strongly agree</i>	<i>32</i>	<i>8.9</i>	<i>8.9</i>	<i>100.0</i>
<i>Total</i>	<i>360</i>	<i>100.0</i>	<i>100.0</i>	