

**RELATIONSHIP MARKETING AND CUSTOMER LOYALTY- A STUDY
OF SELECT DEPOSIT MONEY BANKS IN ABA, ABIA STATE.**

BY

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ABSTRACT

This study on relationship marketing and customer loyalty on select money banks in Aba, Abia State was carried out to determine how relationship marketing enhances customer loyalty in the banks. Survey research design was used and questionnaire served as the instrument of data collection. The data collected were analyzed using various statistical tools while correlation was used to test the hypotheses using SPSS. Findings reveal a direct relationship between relationship marketing and customer loyalty especially in the area of commitment and customer complaints handling. It is recommended that banks should embrace relationship marketing as it leads to customer loyalty.

Keywords: Relationship marketing, customer loyalty, commitment and repeat purchase.

INTRODUCTION

Background of the study

Relationship marketing is essentially about building relationships of every point of interaction with the customer, with the intention to create various benefits for both the firm and the customer. The question arises here for marketers how to gain loyalty of customers and how to retain those loyal customers for a long term (Muhammad, Huma and Ibraheem, 2017). The most feasible solution used by the marketers to address the problem is relationship marketing. This is because Volkov (2014), sees relationship marketing as a useful technique to understand the customer's needs and demands. From a customer's perspective, well implemented customer relationship marketing can offer a greater opportunity for effective customer interface that enables customization and personalization. The goal of relationship marketing is to achieve customer loyalty which can be reflected in repeat purchase and customer referrals. Loyalty is a deeply held commitment to re-buy or re-patronize a preferred product or service in the future despite there are situational influence and marketing efforts having the potential to cause switching behaviour (Oliver, 2015).

The Financial Services industry has undergone significant changes since the 1980s and the forces of dynamic change are even more aggressively challenging today's financial institutions (Ndubuisi and Kahraman, 2015).

This intense competition in the banks calls for relationship marketing to create and maintain long-term relationships with customers (Gronroos, 2010). Certain factors are considered as leading to loyalty arising from relationship marketing. These construct dimensions of relationship marketing includes Trust, Commitment, Communication, Customer complaints handling and competence (Mudassir and Waheed, 2015).

Statement of the problem

Ndubuisi (2013) asserts that customers expect a positive outcome in the form of value and convenience in their interpersonal relationship with service provider, and the real sustainable business growth strategy is only achievable through a mutual symbiotic relationship.

As a result of the intense competition in the banking industry which has led to spate of bank distress, deregulation, mergers and acquisitions, banks are in problem of sustaining profits and maintaining good relationship marketing thereby loosing repeat purchase and customer referrals. This has put banks like Access bank and GT Bank in great dilemma. There is great need therefore for the banks to adjust their behaviour to create good relationship with customers in a way that will guarantee customer loyalty and ensure sustenance. Without guaranteed customer loyalty, an organization is bound to collapse.

Banks as a result are usually very aggressive, mobilizing new customers and striving to meet their annual targets at the expense of the customer's preference and sensibilities, thus injuring relationship marketing. This also is a big problem.

Objectives of the Study

The general objective of the study is to investigate the impact of relationship marketing on customer loyalty in the banking industry particularly in selected deposit money banks in Aba, Abia State.

Research Hypothesis

The following null hypotheses were tested in the course of the study to enable the researcher make conclusions on research findings.

Ho1: There is no significant relationship between commitment and customer repeat purchase.

Ho2: Commitment does not influence customer referrals.

Ho3: Customer complaints handling does not influence repeat purchase.

Ho4: Customer's complaints handling is not significantly related to customer referrals.

Scope of the Study

The study investigates the relationship between relationship marketing and customer loyalty (customer repeat purchase and customer referrals) in selected banks in Aba, Abia State. This constitutes the content scope. The study concentrates on customers of Access Bank and GT Bank in Aba, Abia State. This is the unit scope. The geographical scope of the study is the city of Aba in Abia State of Nigeria.

Review of Related Literature

Conceptual Review

Relationship marketing is a business philosophy that developed out of the need for maintaining a base of current customers who are committed to the organization. According to Berry (2018) it involves strengthening relationship with current customers and retaining them rather than acquiring new ones. The logic underlying relationship marketing is that customer relationship should be approached on a long-term basis such that customers acquired are retained (Dibb and Meadows, 2018). Shani and Chalasani (2012) assert that a long-term relationship with customers enables the firm to add value to its offerings. Accordingly, relationship marketing is an "integrated effort to identify, maintain and build networks with individual consumers and to strengthen continuously the network for the mutual benefit of both sides, through interactive, individualized and value-added contacts over a long period of time" (Shani and Chalasani, 2012).

This definition buttressed the existence of interpersonal relationship built between exchange partners through continuous interactions. Such interaction between exchange partners is a necessary precondition for strengthening relational bonds between exchange partners and a predictor of long-term relationship (Ojiaku, Aghara, and Ezeoke, 2017). Customers' expects a positive outcome in the form of value and convenience in their interpersonal relationship with service provider just as companies' desire sustainable relationship. Thus, confirming Ndubuisi (2013) assertion that real sustainable business growth strategy is only achievable through a mutual and symbiotic relationship that guarantee a clear understanding of the customers' needs such that superior value is created and deliver. In other words relationships are achieved by mutual symbiosis and fulfillment of promises (Ndubuisi, 2013).

Customer Loyalty (repeat purchase and referrals).

Marketers considered customer loyalty vital because of its positive result on long-term success to organization. It is what guarantees customer's repeat purchase and customer referrals through word-of-mouth from satisfied customers who now unconsciously advertises for you. While customer loyalty can be defined as a deeply held commitment to continue with the patronage of a preferred product, service or service provider consistently in the future even in the face of marketing efforts capable of causing defection and situational influences (Oliver, 2019); an attitudinal loyalty requires a mature psychological relationship, favoritism and goodwill to a service or service firm (Ojiaku, Aghara, and Ezeoke, 2017; Craft 2009). According to Jones and Sasser (2015) it is the feeling of attachment or affection consumers hold towards a product, services or company's personnel. On the other hand, behavioral loyalty examines customer's pattern of past purchases. Singh and Sirdeshmukh (2010) favoring the behavioral approach conceptualize loyalty as a behavioral intention to maintain an ongoing relationship with a service provider. Typically, loyal customers are willing to pay a premium for a service or product and more understanding to service failure. However, customers' loyalty can also be due to high switching barriers or lack of real alternatives or lock-ins.

According to Ojiaku, Aghara, and Ezeoke (2017) loyalty is a desire to identify, develop and sustain profitable and important relationships. Ndubuisi (2013) explained in their research that loyal customers are generally less sensitive to prices and they are even willing to purchase higher prices. Loyal customers are often more optimistic when the things go wrong. Result of study exhibits that cost incurred on the retention of loyal customers is much cheaper than tempting the new ones. Loyalty of an individual to a bank consists of a targeted behavioral reaction that is created in that individual as a result of psychological factors. It also leads to selecting a bank from among different banks. Loyalty of an individual to a bank is composed of two parts:

- a. Behavioral, such as purchases and revisits in a targeted manner due to the fact that this behavior is not accidental.
- b. Psychological, which includes the assessment of the decision-making process in the mind of the individual.

Commitment and Customer Loyalty

Organizational customers will always feel at home and show high level of loyalty when an organization and its employees are highly committed to the customers. Such commitment will be in way of giving attention to the customers and helping to solve the customers need and challenges. The literature on relationship marketing is familiar with another possible antecedent of customer loyalty, which is relationship commitment (Morgan & Hunt, 2014). Based on literature of organizational behavior, commitment is defined in different ways like as an aspiration to sustain a relationship (Morgan & Hunt, 2014), an undertaking of bond among parties, the give up or sacrifice if a relationship split, and with the lack of viable or attracting offerings. Due to these varieties of basis generate “stickiness” that stickiness sustains customers loyal to firm.

Previous literature and many other definitions highlight two key dimensions of commitment: calculative and affective commitment (Dibb and Meadows, 2018). Calculative commitment is more economic, depend on reason rely on benefits of product. Affective commitment is hot concept, or more touching, that builds up through personal involvement of customer with a firm, which lead towards high level of trust and commitment (Morgan & Hunt, 2014). In a context of services, Oliver (2019) reveals that relationship development and relationship maintenance (retention) both are affected by affective commitment. Ojiaku, Aghara, and Ezeoke (2017) describe that relationship benefits are directly and positively linked to commitment level that the customer may experience with the service provider. In most of the service firms, customers pay before acquiring the service, that’s why open communication service is vital and leads to less problems and increase customer expectation favorably. So open communication among partners’ is very important for long lasting relationship and commitment.

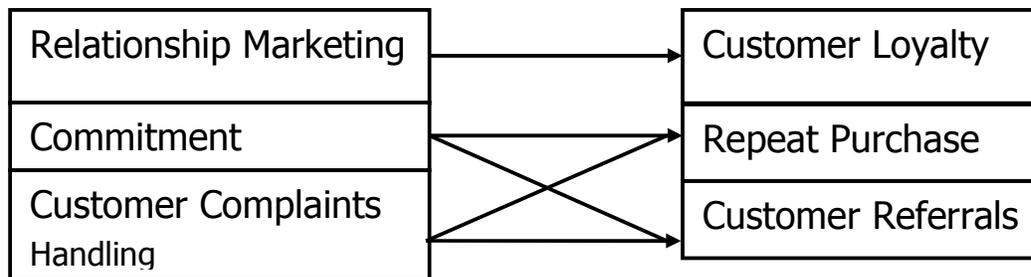
Customer complaints Handling and Customer Loyalty

When an organization pays good attention to customer complaints handling, such will enhance customer’s confidence and therefore leads to customer loyalty. When customer complaints in the bank are handled well, it leads to high level of customer commitment to the organization hence encouraging commitment. Complaints and conflicts in our lives is obvious. In general complaints and conflict is considered as a harmful, destructive experience by people, but it is more natural and invasive phenomenon in their understanding (Andres, 2007). Complaints can be healthy and normal in an organizational perspective, lack of tension is ultimately dull and stagnant and unlikely to foster creativity and growth.

Muhamad Huma and Ibraheem (2017) consider complaints and conflict from the communicational point of view. Customer interactions of service providers with their customers contain complaint handling as an integral part. It poses negative impact on credibility and on trust of service provider if viewed by customer as inappropriate and slow handling of complaints.

Conceptual Model of the Study is thus

Relationship Marketing and Customer Loyalty



Source: Field Research 2020.

The diagram above shows the relationship between commitment and customer complaints handling as Relationship concepts and how they enhance customer repeat purchase and referrals.

Theoretical Review.

The Traditional and Modern Theory (Gifford, 2002)

The traditional and modern theory of CRM was cited in Gifford (2002). The modern CRM theory refers to the idea of integrating the customer: this new way of looking at the business involves integrating the customer (more precisely the customer's relevant people and processes) into all aspects of the supplier's business and vice versa. This implies a relationship that is deeper and wider than the traditional arms-length supplier-customer relationship. The modern approach to customer relationship management is based on satisfying all people's needs system, processes etc-across the customer's organization, such as might be affected and benefited by the particular supply. Comparatively, the traditional approach to customer relationships was based on a simple transaction or trade, and little more, one person each side.

All communication and dealings would be between these two people, even if the customers' organization contained many staff, departments, and functional requirements (distribution, sales, quality, finance etc). Thus, the theories and approach presented here are either drawn from fields outside marketing or are based on individual understanding of customer relationship. While the first was based on interpersonal relationship which call for mutual benefit for both customers and the organization in the relationship. The second emphasized on maximization of profit drawn from economic background. The modern approaches rely on customer satisfaction which is the core issue in customer relationship management today.

Empirical Review

Mudassir and Waheed (2015) focused on Relationship Marketing and Customer Loyalty: Evidence from Banking Sector in Pakistan. The purpose of the study is to provide an insight into the impact of relationship marketing strategy on customer loyalty of retail bank sector in Pakistan and to examine whether these relationships strengthen through improvements in banking relationships. A questionnaire derived from previous studies and relevant literature was completed by 100 university students having accounts in different banks and Convenience sampling used. Multiple regression analysis assessed the impact on customer loyalty of four key constructs of relationship marketing. Results indicate that four variables have significant effects and predict a good proportion of variance in customer loyalty. 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, communicating with customers in a timely, reliable and proactive fashion, and handling complaints efficiently.

Muhammad, Huma, and Ibraheem, (2017) investigate the consequences of relationship marketing on customer loyalty. The study also investigates the moderating role of customer expertise between relationship marketing and customer loyalty. The data used in the present study was collected by using a self-administered questionnaire. Data were collected from the telecom industry of Pakistan; more specifically, the data source is the telecom users in Multan. Sample size is 500 and these questionnaires were distributed to collect data among top universities located in Multan. Out of 400 received questionnaires, 330 were selected for analysis. SPSS (version 20.0) was used for analysis and statistical tools like ANOVA, correlation analysis and multiple regressions were used. The results of the present study show that there exists a direct relationship between relationship marketing and customer loyalty.

Sayed and Seiroos (2015) studies the relationship of relationship marketing with customer satisfaction and loyalty among customers of Ghavamin Bank in Sistan and Baluchestan Province. This is a functional research in terms of objective and a survey research in terms of methodology. The study population was composed of all customers of Ghavamin Bank in Sistan and Baluchestan. Cluster sampling was used with a sample size of 385 people determined by using Morgan table due to the unlimited statistical population. Data analysis was performed using descriptive and inferential statistics by means of SPSS software. The results indicated that there is a significant, direct relationship between the relationship marketing and customer satisfaction and loyalty.

Research Methodology

Research Design

Research design is the blue print of the study (Ekpunobi, Eyisi and Okonkwo,2010). This very research employed the survey approach as it deals with a cross section of people and allows data to be collected from respondents using questionnaires, interview and observation methods. It is thus a mixed research, using both qualitative and quantitative data.

Population of the Study

The population of this study consists of all the customers of Access bank and GT Bank in Aba, Abia State. The exact population is unknown and as such a sample was used to represent the population.

Sample Size Determination

In order to determine the sample size, the study adopted a statistical formula developed by Daniel (1999). The researcher set its confidence level at 95% with 5% error term. Accordingly, using a Z-score value of 1.96, the following sample was drawn

$$n = \frac{Z^2 P (1 - P)}{d^2} = 246$$

Sampling procedure and Technique

The judgmental or purposive sampling technique was used for this study as the sample selection required the use of discretion by the researcher.

Sources of data

The sources of data for the research include the primary data which was got from the field of study through the questionnaire. The secondary data is the literature review from books, journals and internet references.

The instrument for data collection in this research is the questionnaire.

Validity of the Instrument

The face and content validity of the instrument was established through the assessment of experts in the field of marketing research.

Reliability of the Instrument

Prior to the actual data collection, reliability test was conducted on a selected customers using cronbach alpha test. The scores and values of cronbach alpha for all the variables were thus – commitment (.899 > .070), and customer complaints handling (.844 > .70). These were therefore significant at level of 0.70 as recommended by Nunely (2016).

Data Analysis

The data collected from the field of research was analyzed with descriptive statistics, frequency counts and percentages. In addition Pearson correlation analysis was used to test all the hypotheses at five percent (5%) level of significance with the aid of SPSS version 20.

Decision Rule

The decision rule for correlation analysis is; if the computed 'r' values is greater than the 'r' tabular value, reject Ho.

Analysis and Discussion

Pearson Correlation test was conducted to check the magnitude of correlation between customer loyalty (repeat purchase and customer referrals) and the various variables of relationship marketing such as commitment and customer complaints handling.

Table 4.1: Influence of commitment on Customer repeat purchase of selected banks in Aba, Abia State

Statement	SD	D	A	SA	U	Mean	Std
I insist on the bank because it fulfills its obligations to me.	(0) 0.0%	(0) 0.0%	(70) 28.6%	(168) 68.1%	(8) 3.3%	4.69	0.51
The bank is concerned with security for my transactions.	(0) 0.0%	(0) 0.0%	(65) 26.4%	(173) 70.3%	(8) 3.3%	4.7	0.54
I keep to the bank because they are reliable when it comes to fulfilling its promises to me.	(0) 0.0%	(0) 0.0%	(70) 28.6%	(173) 70.3%	(3) 1.1%	4.69	0.48
I have confidence in the bank's services.	(0) 0.0%	(0) 0.0%	(65) 26.4%	(168) 68.1%	(13) 5.5%	4.6	0.59

Source: field research, 2020.

Table 4.1 above shows that commitment as a variable of relationship marketing that may enhance customer repeat purchase. A good number of the respondents 238 (96.7%) affirmed that they insisted on their bank because it fulfills its obligations to them. All the other statements that looked at influence of commitment on customer repeat purchase received positive affirmations.

Table 4.2: Influence of commitment on customer referrals of selected banks in Aba, Abia State.

Statement	SD	D	A	SA	U	Mean	Std
I can strongly recommend my bank to friends and relatives any time.	(11) 4.4%	(0) 0.0%	(111) 45.1%	(38) 15.4%	(86) 35.2%	2.61	0.799
The bank makes adjustments to suit my needs.	(0) 0.0%	(0) 0.0%	(57) 23.1%	(178) 72.5%	(11) 4.4%	4.68	0.56
The bank offers me personalized service, so am proud of them.	(11) 4.4%	(6) 2.2%	(140) 57.1%	(57) 23.1%	(32) 13.2%	2.5	0.86
I will surely speak of the banks activities to others.	(0) 0.0%	(0) 0.0%	(186) 75.8%	(57) 23.1%	(3) 1.1%	4.74	0.46

Source: field Research, 2020.

Table 4.2 above shows that commitment goes to influence customer referrals. From the table it could be observed that a greater number of the respondents-149 (60.5%) opined that they will strongly refer the bank to their friends and relatives any time.

Table 4.3: Effect of customer complaints handling on customer repeat purchase of selected banks in Aba, Abia State.

Statement	SD	D	A	SA	U	Mean	Std
I keep to the bank because it responds promptly to my complaints.	(0) 0.0%	(0) 0.0%	(57) 23.1%	(178) 72.5%	(11) 4.4%	4.68	0.56
The bank has good administrative relationship with me.	(11) 4.4%	(111) 45.1%	(38) 15.4%	(0) 0.0%	(86) 35.2%	2.61	0.799
The bank makes and fulfills promises.	(11) 4.4%	(140) 57.1%	(32) 13.2%	(6) 2.2%	(57) 23.1%	2.5	0.86
The bank readily makes compensation for mistakes arising from their employees.	(0) 0.0%	(0) 0.0%	(57) 23.1%	(186) 75.8%	(3) 1.1%	4.74	0.46

Source: Field Research, 2020.

The table of effect of customer complaints handling on customer repeat purchase reveals that 235 respondents out of the entire 246, representing 95.6% agreed that the bank promptly responds to their complaints and that is part of the reason why they insist on the bank (repeat purchase). The other statements received affirmations in like manner.

Table 4.4: Influence of customer complaints handling on customer referrals of selected banks in Aba, Abia State.

Statement	SD	D	A	SA	U	Mean	Std
I can recommend the bank because they attend to my complaints on time and satisfactorily too.	(0) 0.0%	(0) 0.0%	(89) 36.3%	(151) 61.5%	(6) 2.2%	4.59	0.53
The bank tries to avoid potential conflicts.	(0) 0.0%	(0) 0.0%	(92) 37.4%	(154) 62.6%	(0) 0.0%	4.62	0.48
The bank has the ability to openly discuss solutions to my problems or complaints	(0) 0.0%	(0) 0.0%	(87) 35.2%	(159) 64.8%	(0) 0.0%	4.64	0.48
Employees of the bank show respect to me and other customers.	(0) 0.0%	(0) 0.0%	(84) 34.1%	(159) 64.8%	(3) 1.1%	4.63	0.50

Source: Field Research, 2020.

The table 4.4 above illustrates that customer complaint handling influences customer referrals. This is shown by the fact that majority of the respondents were ready to recommend the bank to their friends and relatives. Precisely 240 representing (97.8%) of the total respondents affirmed to this.

Test of Hypotheses

Table 4.5

Correlation matrix between Customer loyalty (repeat purchase and referrals) and Relationship constructs (commitment and customer complaints handling)

	Customer Loyalty	Repeat Purchase	Repeat Purchase	Referrals	Referrals
Relationship Marketing	1				
Commitment		.666***	1		
Commitment				.470***	.421***
Customer complaints		.573***	.549***	1	
Customer complaints			.618***	.626***	1

Note: ** correlation is significant at the 0.01 level (2-tailed)

Source: Field research, 2020.

Ho1: There is no significant relationship between commitment and customer repeat purchase.

Correlation analysis between the customer loyalty (repeat purchase) and commitment showed that, there is a positive relationship between the two variables at the significance level of ($R = 0.666^{**}$), ($P < 0.01$). The magnitudes of relationship between the two variables are strong. Compared to other relationship are strong. Hence we accept the alternative hypothesis. This is in line with view of Muhammad, Human and Ibraheem (2017).

Ho2: Commitment does not influence customer referrals.

Correlation result in customer loyalty (customer referrals) and commitment yielded a statistically positive relationship between the variables ($R = 0.573^{**}$), ($P < 0.01$).

The result as shown above confirms a positive association between the variables, hence we accept the alternative hypothesis. This is also in tandem with Berry (2018) that employee commitment to customer needs will lead to customer happiness and continued patronage.

Ho3: Customer complaints handling does not influence repeat purchase.

Correlation analysis between the customer loyalty (repeat purchase) and customer complaints handling affirmed a positive significant relationship between the two variables ($R = 0.626^{**}$), ($P < 0.01$).

Since results confirmed a significant positive relationship between the two variables, we accept the alternative and reject the null hypothesis. This is in agreement with Chen and Popovic (2013) as loyal customers likes to see their complaints adequately handled by the organization.

Ho4: Customer's complaints handling is not significantly related to customer referrals.

($R = 0.618^{**}$), ($P < 0.01$).

Based on the positive association established with the correlation result above, we accept the alternative hypothesis and reject the H_0 .

Summary of Findings

The study examined relationship marketing and customer loyalty in selected banks in Aba, Abia State; using Access Bank and GT Bank in Aba as the focal point.

In line with data analysis, it was discovered that:

- Commitment has a direct and positive impact on customer loyalty (repeat purchase).
- Commitment is directly and positively related to customer loyalty (customer referrals).
- Customer complaints handling has a positive and significant impact on customer loyalty (repeat purchase).
- Customer complaints handling positively affects customer loyalty (customer referrals).

Conclusion

Looking at the results and findings of the study, one may conclude that various constructs of relationship marketing significantly affects customer loyalty (especially as it affects customer repeat purchase and customer referrals). These come mainly in the form of commitment and customer complaints handling. This gives motivation to banks and marketers to build effective relations based on marketing strategies and in consideration of the demands of the customer.

Recommendations

- There should be continuous training and retraining to enhance commitment and other such variables.
- Banks should be active in receiving customers' comments concerning quality of services rendered.
- There should be regular introduction of new banking services that enhances customer satisfaction.
- Banks should design a feasible customer relationship strategy that can identify the most profitable customers as to tailor services to their needs.

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