EFFECT OF RELATIONSHIP MARKETING AND RELATIONSHIP MARKETING PROGRAMS ON CUSTOMER LOYALTY

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ABSTRACT: *This study examines the relationship between relationship quality and customer loyalty. Specifically, the study seeks to investigate the influence of customer trust, satisfaction and commitment on loyalty and to ascertain the effect of the relationship marketing program adopted by pension firms on customer loyalty. Regression analysis is used to test the model based on data obtained from a sample of 354 customers of pension service firms from Nnamdi Azikiwe University, Awka. Anambra state. The results provide evidence to support the effect of customer trust and satisfaction on customer loyalty. The contribution of commitment to the model is not supported. Additionally, support was found for the effect of relationship marketing program on loyalty. Firms may consider building relationship with customers by engendering a feeling of trust; invest in customer satisfaction and recruit and train socially, and service oriented frontline employees to create strong ties with customers.*

KEYWORDS: Relationship Marketing, Commitment, Trust, Satisfaction, Pension, Nigeria.

INTRODUCTION

Scholars and managers have long appreciated the fact that acquiring new customers is more costly than retaining existing ones. Reicheld and Sasser (1990), in their study captured it more succinctly when they found that by reducing customer defection by some 5 per cent companies enhances their profit potential by up to 80 per cent. Accordingly, a paradigm shift from the ‘transactional exchange’ to ‘relational exchange’ has been advocated and advanced (Kotler et al., 1999; Webster, 1992). Relational exchange consists of relationship marketing orientation that involves an organisational practice of building and maintaining a base of committed and profitable customers (Zeithaml and Bitner, 2000). According to Grönroos (1996), relationship marketing is concerned with the development of long-term relationships with customers and other stakeholders, at a profit, so that the objectives of all parties are met. The major goal of relationship marketing is to achieve customer loyalty so that mutually profitably and long-term relationship is developed and maintained with customers (Kuster and Vila, 2006; Ravald & Grönroos, 1996).

Customers are nonetheless becoming less loyal and apparently more demanding and more sophisticated due to a number of reasons including abundance of choices, availability and access to information, commoditization of services and insecurity especially with respect to pension services (Singh and Sirdeshmukh, 2000). Accordingly, pension firms are adopting strategies to relate with their customers thereby forming bonds and gaining their loyalty. Pension service industry adds value to world economics through significant contribution to GDP, accumulation of savings, development of financial markets and reduction in old age poverty (Njugana, 2010). For instance, the Nigerian Pension industry has an accumulated savings in excess of U$25 billion and empirically proven to contribute to the nation’s GDP

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(Ijeoma and Nwufo, 2015). However, the relationship marketing practiced by pension firms is scarcely documented. Extant literature shows that most financial service firms adopt one or more of financial bond, social bond and structural bond relational strategy (Zeithaml and Bitner, 2000) in the banking, insurance, retailing and business to business industries.

The agitations amongst pension customers for the regulatory authorities to perfect modalities for the transfer of accounts from one pension firm to another are rife (Ojiaku, Olise and Nwankwo, 2015). Even in the face of switching barriers customers wants out and these are evident in the amended pension reform that excluded the military and security service personnel from the pension scheme with the police exiting from the conventional pension service firms to float a police administered pension fund. Similarly a number of client groups including university lecturers and Para-military organizations have expressed dissatisfaction with the scheme are pushing for a bill to register and operate a closed pension fund administration. These developments portends great danger for pension service firms and the industry necessitating the need for pension service firms to review their strategies develop and nurture successful relationship in a climate of mutual trust and commitment with their customers (Fierro, et al., 2013; Morgan and Hunt, 1994) in order to gain customer satisfaction and loyalty. This paper examines the effect of relationship quality on customer loyalty. Additionally, it investigates the contribution of relationship marketing programs to customer loyalty.

LITERATURE REVIEW

The Concept of Relationship Marketing

Relationship marketing is a business philosophy that developed out of the need for maintaining a base of current customers who are committed to the organisation. According to Berry (1995) 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 Meadow, 2001). Shani and Chalasani (1992) 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, 1992). 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 (Kim et al., 2004). 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 (2003) 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, 2003).

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Conceptual Framework and Hypotheses development

This section provides a discussion on the concepts that informed the study. The dependent variable customer loyalty will be discussed alongside the independent variable of customer trust commitment and satisfaction; also the relationship marketing programs are discussed. The hypothesized relationships are then developed based on the related literature reviewed for the study.

Customer Loyalty

In the literature, the framework for customer loyalty has been discussed from an attitudinal, behavioral or an integrative approach (Kim et al., 2004). 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, 1999); an attitudinal loyalty requires a mature psychological relationship, favoritism and goodwill to a service or service firm (Kim et al., 2004; Craft 1999). According to Jones and Sasser (1995) 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 (2000) 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. In this study, customer loyalty is conceptualized as continuing intention and psychological attachment to the service provider.

Relationship Marketing Programs

The success of relationship marketing largely depends on how RMP are applied (Verhoef, 2003). Earlier studies have shown mixed effects of these programs on loyalty (Yu and Tung, 2013; Verhoef, 2003; De Wulf et al., 2001; Hsieh et al., 2005). RMP are diverse with potential of building different types of relational bond. According to Berry (1995) RMP can be conceptualized along three successive levels with the first representing financial bond, the second social bond and the third structural bond.

Financial Bonds, refers to economic benefits customers get from seller firms in exchange for their loyalty (Palmatier et al, 2007). Customers are encouraged through free gifts, special bonuses and discounts to maintain their loyalty with a service provider. Pension services firms provide financial bonds in the form of special bonuses, gift, and cross selling of products. However, financial bonds are imitable as such the competitive advantages they provide are often short-lived. Lovelock and Weirz (2011) observe that financial rewards in the form of loyalty programs "strengthen customers' perception of the value proposition and lead to increased revenue due to fewer defections and higher usage levels".

Social Bonds are based typically on social and interpersonal relationships between exchange partners. It entails personalizing relationships with customers through social engagements such as birthdays, anniversaries and other social events (Palmatier et al., 2007). Compared to the financial bonds, which are built based on price incentives, social bonds allow companies to enjoy greater competitive advantages, as they are more difficult to replace and also helpful in building customer loyalty (Crosby et al., 1990). Financial service firms use personal

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account managers as a social bond strategy to relate with customers. However, social bonds are very effective when combine with financial incentive (Zeithaml and Bitner, 2000; Lovelock and Weirz, 2011).

Structural Bonds are created when firms offer customers integrative and innovative services that are embedded into the service delivery systems or processes for the client. Structural bonds are created by providing technology enabled services specifically customized for individual clients needs (Zeithaml and Bitner, 2000). Structural bonds also include a number of value-added benefits customers' may not be able to achieve on their own due to its difficulty or cost (Begalle, 2008). For example, pension service firms often enable their clients to access their account on a number of technology enabled platforms.

Yu and Tung (2013) in a study of relationship strategy, service quality, and relationship quality and customer loyalty in the life insurance industry found the types of relationship marketing adopted by life insurers to be positively correlated with customer loyalty. Accordingly, the following hypothesis is proposed:

H_{1a}: The relationship marketing program adopted by pension firm will significantly influence customer loyalty.

H_{1b}: Social bonds relational strategy will be more significantly related to customer loyalty than the financial and structural bonds.

Trust

Trust has been observed as the cornerstone of long-term relationship and a key determinant of relational commitment (Sirdeshmukh et al., 2002). According to Morgan and Hunt (1994) trust is conceptualize as a state that exists when one party has confidence in an exchange partner's reliability and integrity. Trust relates to the customer's confidence that the organization will reliably provide satisfactory service in a manner that is competent, honest, fair, responsible, helpful, and benevolent (Randall et al., 2011). Reichheld and Sasser (1990) provide a more succinct conceptualization by observing that "to gain the loyalty of customers, you must first gain their trust". In other words, trust is confidence in the believe that an exchange partner will fulfill its promises without acting opportunistically. Trust as a dimension of relationship marketing has an influence on building customer loyalty (Aydin and Ozer 2005; Chen and Xie 2007; Du Plessis 2010). Previous studies have amply demonstrated the significant relationship between trust and relational outcomes in the service business (van Vuuren et al., 2012; Sirdeshmuk et al, 2002; Ndubisi 2007; Morgan and Hunt, 1994). Accordingly, the following hypothesis is proposed:

H_2: consumer trust in pension service firms will significantly influence customer loyalty.

Commitment

The need for customer participation in service delivery process makes the concept of commitment specifically relevant to services (Kelley and Davis 1994). According to Morgan and Hunt (1994) commitment is believe that an ongoing relationship between exchange partners is important to a partner as to warrant exercising maximum efforts at maintaining it. Relationship commitment is at the core of all successful working relationships and it is a vital ingredient in successful long-term relationships. Commitment relates to high level of

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perceived stakes held by partners in an exchange relationship necessitating the need to maintain such relationships. Randall et al., (2011) add that commitment can result from emotional attachment or cognitive calculation. Higher levels of commitment are expected with relationship success (van Vuuren et al., 2004). Commitment has been found to decrease probability of switching and also found to lead to behavioral loyalty in banking (Frow, 2007). However, no study was found to empirically test the relationship between commitment and loyalty in pension services. Therefore, the following hypothesis is proposed:

H_3: relationship commitment will significantly influence customer loyalty with pension service firm.

Satisfaction

Satisfaction is the emotional state that occurs as a result of a customers' overall evaluation of interaction experiences with a service firm over time (Verhoef, 2003). Specifically, relationship satisfaction is customers' affective state toward a relationship (Palmatier et al., 2006). Lovelock and Weirz (2011) posit that successful relationship are built on mutually satisfying exchanges in which exchange partners gain value from the transaction. Customer satisfaction has been found to be linked to customer loyalty. (Negi and Eyob, 2013; Kim et al., 2004). High level of customer satisfaction heightens customer loyalty and prevents customers from defecting (Kim et al., 2004). In service context, satisfaction relates to performance. While performance are based on expectations that must be met or exceeded to sustain relationships (Spreng et al.,1996). However, satisfied customers still defect. Accordingly, we hypothesize that:

H4: customer satisfaction will significantly influence customer loyalty with pension service firm.

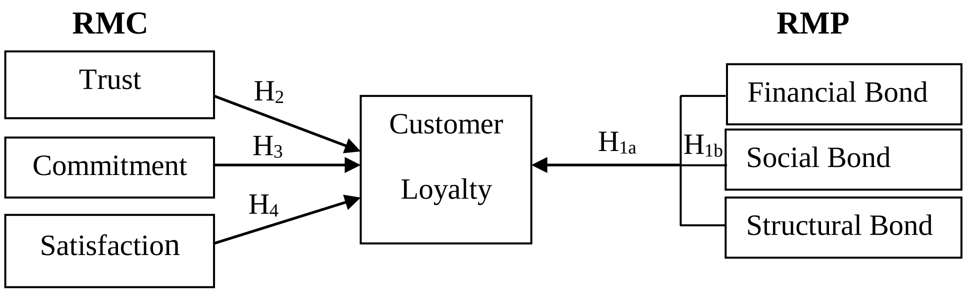

Figure 1. Conceptual Model

RESEARCH METHOD

Sample and Data collection

Data was collected from a proportionate stratified sample of 354 customers of pension services firms from a Federal University in southeast Nigeria through trained interviewer. Federal University workers are mandated by law to operate a retirement savings account with a pension service firm. The bases for stratification were on faculty membership, tutorial and non-tutorial staff of the university. The research instrument were self-administered by the respondents and returned to the interviewer upon completion.

Measurement Development

Measures from the literature on relationship marketing were adapted for this study. The instrument was structured in two parts. The first part is based on the research model and comprised of six dimensions (three dimensions for relationship marketing programs and three dimensions for relationship quality): relationship marketing programs, trust, commitment, satisfaction and the dependent factor customer loyalty. The scale were based on a 5 point likert-scale ranging from 5 completely agree to 1 completely disagree. The RMP dimensions were measured using scales adapted from Begalle (2008) and Yu and Tung (2013). Financial bonds consists of two items, social bonds four items, structural bonds three items. The Relationship marketing constructs of trust are measured using six items adapted from Baker et al. (2005) and Morgan and Hunt (1994). The construct for commitment are measured using six items adapted from Baker et al. (2005); Morgan and Hunt, (1994). Satisfaction and customer loyalty were measured with scales consistent with the literature. The first section was preceded with questions on name of pension fund administrator and age of relationship. Reliability estimates were obtained to measure the data internal consistency using cronbach's alpha. Reliability estimates for the construct are, commitment ($\alpha = 0.85$), trust ($\alpha = 0.89$), satisfaction ($\alpha = 0.90$), RMPs ($\alpha = 0.84$). All reliability results were greater than the acceptable limit of 0.70 (Nunnally, 1978). The research instrument was subjectively face validated by two senior faculty members of the Department of Marketing to examine whether the measurable attributes are exactly measured. Necessary changes were made in the final survey.

The second part of the research instrument consists of close ended questions designed to generate demographic data on respondents' age, sex, marital status, qualification, Income and Household size. An open ended question was included at the end to seek for additional comments from respondents.

Method of Data Analysis

Data collected were analysed using SPSS version 17 to generate needed information and findings. Specifically, frequency and simple percentages were obtained for the demographic data while the research model was tested using multiple regression analysis.

RESULTS

Profile of Respondents

The respondents demography showed some variations with more than half (56.5%) of the respondents reported as young adults (25-40), followed by with about a third (31.3%) of the respondents in their mid age (41-60). The sex of the respondents is split into two almost equal halves with male 50.5% and female 49.5%. Majority of the respondents are married (52.3%) and less than 4% now without their married partner. While most of the respondents (58.8%) reported to earn below 100,000 naira, only about 6% of the respondents reported they earn above 300,001 naira. With respect to household size, about half (47.8%) stated to have a house size of between 3 to 5 persons while about 30% of the respondents have a household

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size of less than 3 persons. Summary of the respondents' demography is presented in Table I below.

Table 1. Demographic profile of respondents

Age (Years)	Frequency	Percent (%)
< 25	27	8.7
25 – 40	175	56.5
41- 60	97	31.3
> 61	11	3.5
Gender		
Male	149	50.5
Female	146	49.5
Marital Status		
Single	142	43.4
Married	171	52.3
Separated	6	1.8
Divorced	2	0.6
Widowed	6	1.8
Income (in Naira)		
<100,000	177	58.8
100,001 - 300,000	106	35.2
>300,001	18	6.0
House Hold Size (in Persons)		
< 3	81	31.8
3 – 5	122	47.8
> 6	52	20.4
Age of Relationship (in Years)		
< 4	105	31.5
4-6	177	53.2
>7	51	15.3
Total	333	100.0

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Regression Analysis

Four hypotheses were stated and tested using multiple regressions to determine the contribution of each of the relationship quality construct on customer loyalty and to determine the contribution of the relationship marketing program on customer loyalty. The ANOVA result supports the joint contribution made by relationship quality (trust, commitment and satisfaction) on customer loyalty [$F(4, 361) = 38.66, p < 0.001$]. This means that the model is a good fit and can be used to explain variations in the dependent variable (customer loyalty). The model summary shows that the multiple correlation coefficient (R) using all the predictors simultaneously is 0.52 and adjusted R^2 is 0.28 meaning that 28% of the variance in the dependent variable (customer loyalty) can be predicted from all the independent variables combined (trust, commitment and satisfaction).

Table 2. Regression estimates for relationship marketing model

	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	T	Sig.
(Constant)	1.613	.324		4.98	.000
Satisfaction	.360	.047	.397	7.72	.000
Commitment	-.075	.069	-.056	-1.09	.279
Trust	.336	.064	.274	5.23	.000
Notes: $R = 0.52$,	$R^2 = 0.27$,	$F = 38.66$,	$P < 0.001$		

a. Dependent Variable: Customer Loyalty

As indicated in table 2, the predictors variables trust, and satisfaction had significant positive regression weights, indicating the more PFAs invests in customer relationship building, the more loyal customers become. In our model, we found significant positive relationship for satisfaction ($\beta = 0.40, p < 0.001$), and trust ($\beta = 0.27, p < 0.001$) on customer loyalty. Hence, support was found for hypotheses 2 and 4. However, we found a nonsignificant relationship for commitment ($\beta = -0.56, p = 0.28$) and customer loyalty. Thus, our data do not provide support for hypothesis 3.

Furthermore, the influence of relationship marketing program adopted by pension firms was tested on customer loyalty. We result showed positive relationship for relationship marketing program ($\beta = 0.26, p < 0.001$) and customer loyalty. Thus, the analysis lends support for hypothesis 1. Finally, the strength of each of the relationship marketing program adopted (financial, social and structural bond) on customer loyalty was analyzed. As predicted, social bond ($\beta = 0.39$) was found to have the most influence on customer loyalty compared to financial bond ($\beta = 0.26$) and structural bond ($\beta = -0.93$).

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Table 3. Regression estimate for relationship strategy

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	3.440	.104		32.961	.000
Relationship strategy	.169	.034	.258	4.893	.000

a. Dependent Variable: Customer Loyalty

Table 4. Regression estimate for relationship strategies

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	2.702	.180		15.015	.000
Financial bond	.169	.034	.258	4.957	.000
Social bond	.315	.043	.393	7.341	.000
Structural bond	-.079	.048	-.093	-1.654	.099
Notes: *R = 0.45,*	$R^2 = 0.21$,	$F = 27.62$	$P < 0.001$		

a. Dependent Variable: Customer Loyalty

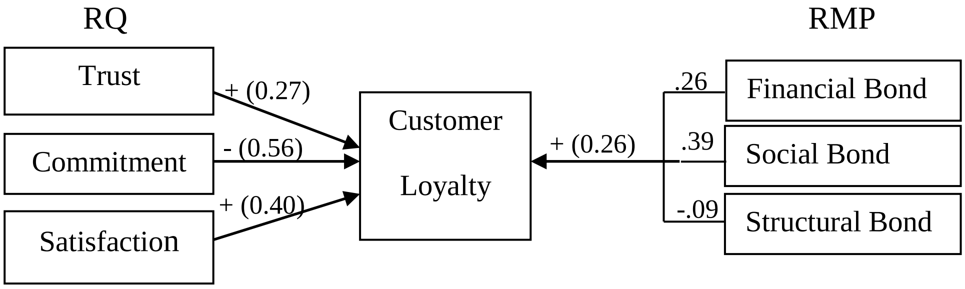

Figure 2. Research Model

DISCUSSION

This study examined the effect of relationship marketing on customer loyalty. Specifically, we investigated the dimension of relationship trust, commitment, and satisfaction. In addition, we examined the effect of relational strategy on customer loyalty. The result supports prior studies on the relationship marketing dimensions on relational outcome. The significant relationship between trust, satisfaction, and customer loyalty supports earlier studies (Ndubuisi, 2007; Negi and Eyob, 2013; van Vuuren et al., 2012) but contrasts the results of Verhoef et al. (2002) and Doney and Canon (1997). The results show that in the customer-firm relationship, it is important that firms invest in building customer trust through

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recruiting and assigning knowledgeable employees to customers, instilling confidence in their customers by behaving honestly and sincerely. In the same vein, enhance customer satisfaction by ensuring services performance meets expectations and managing customer experiences.

The nonsignificant effect of commitment supports earlier studies (e.g., Gruen, et al., 2000; Verhoef et al., 2002) but contradicts the results of Ndubuisi (2007), Verhoef (2003) and Negi and Eyob (2013). The negative result is not too surprising. A probable explanation of the nonsignificant effect might be the 'lock-in' customers experience once they subscribe to a pension service firm. The 'passive' nature of competition in the industry in this context prevents customers from switching providers even in the presence of (better) alternatives, which perhaps might explain the nonsignificant relationship. In addition, the degree of control consumers exert over their behavior influences their intentions (Ajzen and Fisbein, 1980). In other words, consumers in this service context have no control over their intentions to commit to a relationship (Palmatier et al., 2006).

Another relevant finding is that relationship strategy adopted by pension service firms' influences customer loyalty. This finding confirms earlier studies (Yu and Tung, 2013; Hsieh et al., 2005). Social bonding strategy is a more prominent predictor of customer loyalty. This supports Braum (2002) assertions but contradicts Verhoef (2003). Hence, it is important that firms develop social bonds with customers by designating account officers to customers, connecting with customers, and honoring customers' special events and occasions. In the context of this study (i.e., pension services), service nature requires lifetime membership relationship thus; successfully bonding with customers can increase customer loyalty and generate positive word-of-mouth.

MANAGERIAL IMPLICATIONS

Based on the findings from this study, the following implications are made for managing customers' of relationship. First, it is imperative for service firms to invest in building customer relationship in order to gain their loyalty especially as competition intensifies. Service firms may also consider investing building personalize relationships with customers. However, such bonding strategy might be more effective when they are combined with other bonding strategies such as financial and structural bonding strategy. Second, Firms may consider recruiting staff with service orientation and training their staff to behave ethically and honestly towards their clients in order to engender a feeling of trust and perception of integrity. Because, trust is a critical element in service marketing as most customers usually buy services before experiencing it (Bansal et al., 2004). Finally, Firms may also consider investing in satisfaction. The satisfaction dimension had the strongest influence on customer loyalty hence, creating a feeling of satisfaction with customers is necessary to gain their loyalty. Matching customers' expectation and ensuring customers have a happy relational exchange experiences may be a tactical consideration for firms.

CONCLUSIONS

This study contributes to the scholarly discussions on relationship marketing by examining its dimensions and empirically testing relational strategies on customer loyalty in the pension

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service industry of an emerging country context. In sum, this study highlights the importance of relationship marketing on customer loyalty in pension services. Customer trust affects their loyalty; trust and trustworthiness is important for pension services because customers enter into contractual relationship with service firm without any prior experience. Customers' confidence in the service firm, sincerity in service performance and employees knowledge of the service business will all contribute to loyalty. Satisfaction also affects loyalty. Making customers happy, meeting their expectations and ensuring customer have satisfactory experience also drives customer loyalty.

Finally, the relationship marketing strategy adopted influences customer loyalty. Social bonding strategy is a stronger predictor of loyalty as such, using assigning designated account officers to customers and creating strong ties with customers will help enhance their loyalty to the firm.

Limitations and Directions for future research

The study is not without its limitations. A specific unit of pension customers (i.e., staff members of Nnamdi Azikiwe University, Awka) was surveyed which limits generalizability of the results. Including more samples across different regions, countries and other industries might improve the external validity of the result. In addition, future research might consider conducting more studies to ascertain the service provider and customer views of relationship.

In this study, measures of the effect of customer socio-demographic characteristics such as income, and age and education were not examined. These variables could potentially affect the relationship in this study. Future research should include these variables.

Finally, commitment was conceptualized as a unidimensional construct in this study. Future studies might consider conceptualizing commitment as a multidimensional construct (Bansal et al., 2004) to improve the relationship in this study.

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