فصلنامه تحقیقات جدید در علوم انسانی
Human Sciences Research Journal
دوره جدید، شماره ۲٤، بهار ۱۳۹۹، صص ۲۱۲-۱۹۹ New Period, No 24, 2020, P 199-212
شماره شاپا (۲٤۷٦-۷۰۱۸) ISSN (2476-7018)

Studying The Influence of Relation Oriented Marketing on Customer Loyalty of Mehr Iran Interest Free Loan Bank Due to Mediator Role of Quality of Relationships and Services (Case-Study of Bank Branches of Sistan and Balouchestan Province)

Mohammad Eshagh Shahvevzie[1], Hamed Aramesh[2]
Alireza Shahnavazan[3] ,Hadi Azarnosh [4]
1, 2. Master's Degree of Management information Technology, University of Sistan And Baluchestan, Zahedan, Iran
3. Master's Degree of Design of government organizations, University of kerman,Iran
4. Department of Management, School of Management and Economic, University of Sistan and Baluchestan, Zahedan, Iran
Emaiil :Shahnavaz_60@yahoo.com

Abstract:
The present research with title of Studying The Influence of Relation Oriented Marketing on Customer Loyalty of Mehr Iran Interest Free Loan Bank Due to Mediator Role of Quality of Relationships and Services (Case-Study of Bank Branches of Sistan and Balouchestan Province) was performed in the year 2016. The purpose of research is find out whether there is significant relationship between relation oriented marketing and customer loyalty among Mehr Iran interest free loan bank? That by benefiting related theories some of the most important and influential factors are examined. The research methodology is survey and correlation and the measurement tool is 5 choices questionnaire based on Likert scale. Reliability of questionnaire by using Cronbach's Alpha is obtained as 86.2 and structural validity of questionnaire is confirmed by using factor analysis. The case study of the present research is 390 customers referring to different branches of Mehr Iran interest free loan bank in Sistan and Balouchestan Province that were selected by using simple random method. In order to analyze data, it was benefit from SPSS and LISREL software. Results of

[Downloaded from jnrihs.ir on 2026-11-21]

Pearson correlation test and regression test generally confirms the main and subsidiary research hypothesis. Moreover, results of confirmative factor analysis show appropriate evaluated model and having positive-significant relationship between relation oriented marketing due to mediator role of quality of relations and services on customer loyalty of Mehr Iran interest free loan bank in Sistan and Balouchestan Province.
Key Words: Relation Oriented Marketing, Quality of Relations, Quality of Services, Loyalty

Introduction:

Transactions that only focus on effectiveness of elements mixed with marketing are directed toward relation oriented marketing. During recent 2 decades, many organizations have understood the importance of their customer satisfaction and found out that maintaining current customers is cheaper than attracting new customers. Relation oriented marketing is in search of creating such relations with customer with the main purpose of encouraging customer for repurchase in company in near future. The best attitude for maintaining the current customers is to increase level of customer satisfaction and creating a specific value for customer with the final purpose of reinforcing the customer loyalty. In today's world, focusing on relation oriented marketing principles is regarded a competitive advantage (Khak Rangin 2013). According to the abundant changes in the field of marketing, at the present time the relation oriented marketing is substitute by traditional marketing that is based on mixing 4 elements of marketing. The relation oriented marketing strategy maintains and improves communication with buyers and in order to obtain this goal, it is necessary for organizations to recognize, create and maintain the inner organizational relations and through assessment of these elements, to take duly action for improving their relations with customers (Habibi Pirkouhi 2006). The nature of banking industry obligates organizations for moving in the way of customer orientation and maintaining the current customers; since, their survival depends on customer and maintaining the higher level of current customers, obtains high success for them (Mirrashed 2013).

Theoretical Fundamentals:

The concept of relation oriented marketing was raised for the first time in the year 1983 in the article of Leonard Beri referring to the marketing literature of USA and he believes that relation oriented marketing refers to strategy of attracting, maintaining and improving relations with customer (Khak Rangin 2013). The fundamentals for this branch of marketing has close relationship with consumer behavior and is originated from researches related to buyer-seller in medium small size enterprises. In this paradigm, instead of having hostility viewpoint toward discussion of bargaining at each transaction, the buyer-seller best attempt for reaching to agreement in order

[Downloaded from jnrihs.ir on 2026-11-21]

to obtain their goals and within a planning frame, they create some obligations and establish their relations (Dubisi 2007). Relation oriented marketing decides to create relationship with target customers and to maintain and improve this relation with the final purpose of meeting their mutual goals. This goal is obtained when there is close relationship and they attempt to meet their promises (Amini and Sohrabi 2009). On the contrary of classic market theory, that its art is in attracting new customers and more focusing on performing transactions for creating relation with others, through increasing the competition among companies for finding out customer to sell their products and services and also improving the abilities of customer in today's competitive world, not only companies are not in search of attracting new customers, but also they focus on maintaining the previous customers and having reinforced relationship (Salari and et al 2012). The purpose of relation oriented marketing is improving profit making by company through changing attitude of company from transaction marketing and focusing on attracting new customers and maintaining the present customers through effective application of communication with customer (Salari and et al 2012).

In different researches, several factors referred for applying relation oriented marketing; in which, the 4 most important of them are including: qualification, communication, commitment and administering contradiction. Smit and Barclay have defined qualification as perceiving each of the parties to relation about their level of skill, ability and knowledge for effective performance (Smit and Barclay 1997). Metaw and Almossawi in their research in relation to Islamic banks believed that qualification and specialty of Islamic banks is regarded as important success factor for maintaining and improving the relations of banks with customers (Metaw and Almossawi 1998). Communication is regarded as process of exchanging and sharing valid information either formally or informally between parties to a relationship (Dubisi 2007). Anderson believes that nowadays, in the new concept, communication is regarded as mutual dialogue between company and its customers before, during and after purchase (Ranjbarian and Barari 2009). Davaer and et al have defined commitment as explicit or implicit obligation for continuing relation between parties of a relation (Ranjbarian and Barari 2009). Commitment is regarded as one of the most important variables for understanding the marketing ability and also a useful tool for measuring probability of customer loyalty and anticipating future purchase of customer. They concluded that commitment is regarded as the most general dependent variable that is available in researches dealing with relation of buyer-seller (Heidarzadeh and et al 2009). Solving the contradiction consists of ability of supplier for prevention of potential contradictions, solving the actual contradictions before being complicated and finding a solution when a problem is raised (Heidarzadeh and et al 2009).

[Downloaded from jnrihs.ir on 2026-11-21]

Quality of Relation:

A branch of marketing is quality of communication and due to importance of relation oriented marketing in today's business environment, it is necessary to focus on quality of communication for evaluating reinforcement of relation and degree of satisfaction from meeting the customer requirements and expectations. In order to develop long term relations, having good quality of communication may increase certainty of customer i.e. having higher quality of communication, leads to improving communication between company offering service and customer and may establish long-term and highly stabilized transactions; in which, both parties to transaction may obtain similar benefits (Haghighi and et al 2012). The first attempt for measuring quality of communication was performed by Garouspi; in which, the quality of relation is examined from 2 aspects including: satisfaction and trust (Morgan and et al 1994). Chakrabarty, Whitten and Green through integrating the different viewpoints of researches, referred that quality of communication is measured through trust, commitment, culture, mutual dependency and contact (Haghighi and et al 2012). Although there is no agreement in relation to the elements consisting of quality of relation; satisfaction and trust are regarded as 2 important factor for measuring the quality of relations. Morgan and Hant have defined trust as certainty and confirmation and based on the submitted concepts, the announce that trust is available when one party strongly believe on dependable and trustworthiness of other party (Shammout 2007). Crosby and et al have defined trust as certainty of seller that is created due to correct behavior of seller that leads to improving enthusiasm of customer for having long-term relation with the company (Crosby 199).

Trust is regarded as inseparable element for creating, developing and maintaining long-term relation between buyers and producers. According to the findings of Palmater and et al, trust is regarded as key element of performance (visible) in the relation between different organizations after developing the inner organizational communication by persons from each organization (Khak Rangin 2013). Satisfaction is regarded as an emotional mode that is not qualified for any cognitive aspect and this issue is mainly correct when we are in search of measuring satisfaction in current transaction. Sanzo and et al carried out a research and offered fundamentals for definition of satisfaction from emotional aspect; in which, satisfaction is defined as result of relation between buyer-seller (Aali and et al 2013). General satisfaction is regarded as mixture of all previous specific transactions. Customer satisfaction refers to a degree of positive feeling toward a specific service and this issue is very important for company offering service to customer and on the other hand having high level of customer satisfaction, may have positive effect on customer loyalty (Zhaohua and et al 2010).

[Downloaded from jnrihs.ir on 2026-11-21]

Quality of Service:

Gronez has defined quality of service as customer perceive from differences between expected service and perceived service and also he has defined quality of perceived services as result of process for evaluating the customer expectations from perceived quality (Wang 2006). Not only quality of products and services has strategic importance for organizations, but also it has high level of importance for national economy (Tahi 2008). Quality of services may assist organization for being distinguished from other organizations and in this way to obtain competitive advantage for organization. Not only high quality of services in long-term is profit-making for organization; but also productive organizations may apply it in the way of profit making. Responding to preference of employees for assisting the customer, is in fact responding to all questions and offering quick services and their items are including:

__ Employees may offer services to the customer in minimum possible time (without delay)

__ Employees are always preferred for offering services to the customers

__ Employees are always preferred for responding to the questions of customer (Harrison, 2000)

Loyalty:

Loyalty is one of the concepts that in today's competitive world leads to success of companies. Loyal customer that is more preferred for making purchase, spending money and time and thus companies attempt maintain some loyal customers (Khak Rangin 2013). Customer loyalty is a complicated concept that is defined within scope of "observed behaviors". This issue is summarized in statement of Talker as "It is necessary to neglect what a person think and what is happening at central neural system and in fact, the behavior of person completely describes the commercial loyalty (Haghighi et al 2003). Blomer and et al have defined loyalty toward bank as follows: Non-random response or repeated visit through some decision making units toward bank that are described during a range of time that is function of psychological processes (decision making and evaluation) that leads to having commitment toward commercial brand (Zamani Moghadam and Lahichi 2012). From conceptual point of view, loyalty consists of 3 aspects including: behavioral, attitude and mixture. The behavioral aspect focuses on behavior of consumer for repeating purchase, the attitude aspect refers to concept of appropriate attitude toward person or company offering service and finally mixture attitude refers to mixing behavioral and attitude point of view of loyalty (Ranjbarian and Barari 2009).

Research Background:

A research was performed in the year 2014 by Mr. Akbar Shaeidaei Habashi and et al at Tabriz University with title of "Studying role of relation oriented

[Downloaded from jnrihs.ir on 2026-11-21]

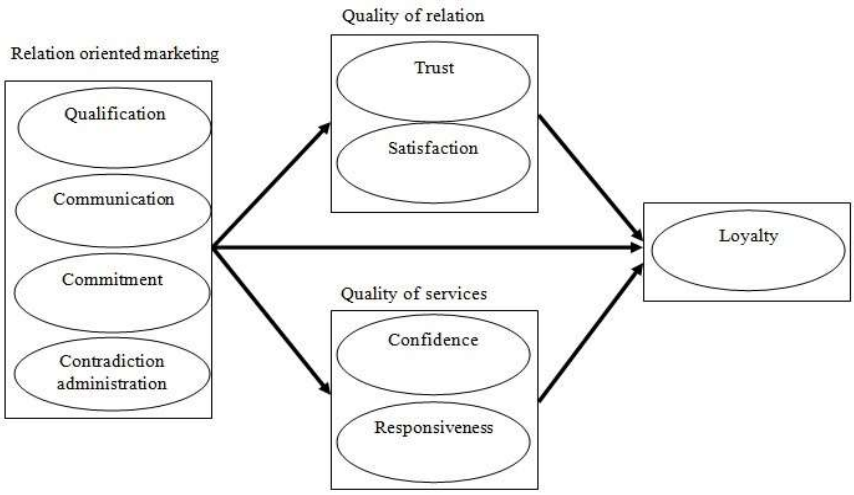
marketing, sensory and support marketing for customer loyalty. Results of this research shows that among governmental and private banks, the variables of sensory marketing, trust and commitment have positive-significant influence on customer loyalty. Mr. Jafar Shamsipour Dehkordi in the year 2014 in his thesis with title of "Studying relationship between relation oriented marketing and customer loyalty" through studying the variable of mediator in quality of services among governmental banks (Saderat and Meli) in Bandar Anzali city at Payam Noor University of Tehran, showed that aspects of relation oriented marketing have significant correlation on customer loyalty of Bank Saderat and Meli. Another thesis was performed by Farzaneh Moradi with supervisor professor of Seyed Reza Javadin in University of Tehran in the year 2011 with title of "Comparing effect of relation oriented marketing on customer loyalty of governmental and private banks (case-study of Bank Parsian and Bank Meli) and according to the results of this thesis, it is concluded that customer loyalty plan among governmental and private banks may be very different; since, customer expectations and demands from each bank is different. Thus, the managers of governmental and private banks shall consider this important issue that using the pattern of governmental and private banks may not be effective tool for improving their performance. Gholam Reza Khojasteh in the year 2010 carried out a research with title of "Effect of relation oriented marketing on customer loyalty (case-study of Bank Saderat of Shiraz city)" and examined the influence of relation oriented marketing (qualification, communication, commitment and contradiction administration) as independent variables effective on loyalty as dependent variables and results of this research revealed that the variable of relation oriented marketing and customer loyalty have significant influence. S Sivesan at Jafan Seri Lanka university in the year 2012 carried out research with title of "Role of relation oriented marketing on supplying customer satisfaction among banking industry of Seri Lanka" and concluded that among elements of relation oriented marketing, the variables of trust and communication have the most important role on formation of customer satisfaction among banking industry of Seri Lanka. In the year 2011 a research was performed by Chung Tzer Liu et al with title of "Effects of quality of relations and impediments for change in customer loyalty" and showed how the quality of service and impediments of change may influence on customer loyalty. Quality of services consists of 2 aspects including: satisfaction and trust. In order to the test research hypothesis it was benefit from a research methodology and asking comment of other persons and the opinion describing papers were distributed among persons using mobile phone in Taiwan and results of this study, showed positive-significant relationship between research variables and loyalty. Another research with title of relation oriented marketing and customer loyalty was performed by Professor Nelson Dubisi in relation to banking industry of Malaysia based on theoretical and empirical analysis

[Downloaded from jnrihs.ir on 2026-11-21]

from Asian point of view and concluded that there is significant relationship between relation oriented marketing, customer satisfaction and loyalty.

Conceptual Model:

In the present research through benefiting from standard model in research of Dubisi (2007), the fundamentals of relation oriented marketing (qualification, communication, commitment and contradiction administration) are regarded as independent variable and customer loyalty is regarded as dependent variable. Moreover, the quality of relation and services are regarded as mediator variable between relation oriented marketing and customer loyalty; in which, relation oriented marketing is dependent variable and customer loyalty is independent variable.



Research Hypothesis:

Main Hypothesis: There is positive-significant relationship between relation oriented marketing and customer loyalty among Mehr Iran interest free loan bank

Subsidiary Hypothesis 1: There is positive-significant relationship between relation oriented marketing and quality of relations among Mehr Iran interest free loan bank

Subsidiary Hypothesis 2: There is positive-significant relationship between relation oriented marketing and quality of services among Mehr Iran interest free loan bank

Subsidiary Hypothesis 3: There is positive-significant relationship between relation quality of relations and customer loyalty among Mehr Iran interest free loan bank

[Downloaded from jnrihs.ir on 2026-11-21]

Subsidiary Hypothesis 4: There is positive-significant relationship between quality of services and customer loyalty among Mehr Iran interest free loan bank

Date Collection Method:
In this research in order to collect research literature, it was benefit from library method and in this way, it was applied from books, articles and Internet; moreover, it was applied from questionnaire for collecting information of customer. The research questionnaire is based on standard questionnaire in research of Dubisi designed in the year 2007. This questionnaire is based on Likert scale with 5 choices i.e. 1=complete disagree to 5 completely agree

Reliability of Questionnaire:
Reliability is one of the technical measurement properties and means that measurement tool under similar condition up to which level is able to obtain similar results

Questionnaire	Cronbach's alpha
Relation oriented marketing	0.816
Quality of services	0.833
Quality of relations	0.848
Loyalty	0.856

Volume Sample and Sampling Method:
According high level of statistical sample, it is benefit from volume sample formula with unlimited society including:
$n=(z21-\alpha/2pq)/\varepsilon 2=(1.96)2(.5*.5)/(.05)2=384$
As it is obvious in the formula, the volume consists of 384 persons and total amount of 400 questionnaires were distributed among 12 bank branches in Tehran. 6 bank branches were in Zahedan and remained bank branches are in Zabol, Zahak, Khash, Iranshahr, Nikshahr and Chabahar and finally 390 questionnaires were collected and statistically analyzed.

Data Analysis Method:
According to the information obtained from questionnaire and by using inferential statistics, we examined the research hypothesis by using SPSS and LISREL software. In order to study research hypothesis, first of all the relation shall be examine and then through regression, level of its influence shall be examined. Then through structural equations and by using LISREL software the research model is evaluated and whereas research variables are normal, it is benefit from Pearson test for studying the relation and regression for studying its influence.

[Downloaded from jnrihs.ir on 2026-11-21]

Kolmogorov–Smirnov Test:
H0: Data are normal (data are obtained from normal society)
H1: Data are not normal (data are not obtained from normal society)

Variable	Sig level	Test result
Relation oriented marketing	0.325	Accept of zero hypothesis
Quality of services	0.223	Accept of zero hypothesis
Quality of relations	0.546	Accept of zero hypothesis
Loyalty	0.084	Accept of zero hypothesis

Results of Hypothesis Test:

Hypothesis	r	Sig	Accepting or rejecting
1st hypothesis	0.724	0.000	Accept
2nd hypothesis	0.895	0.000	Accept
3rd hypothesis	0.822	0.000	Accept
4th hypothesis	0.803	0.000	Accept
Main hypothesis	0.895	0.000	Accept

Result of Regression Test:

Hypothesis	R	R square	Durbin-Watson	F	Sig
1st hypothesis	0.724	0.242	2.450	165.075	0.000
2nd hypothesis	0.895	0.263	2.420	163.175	0.000
3rd hypothesis	0.822	0.223	2.231	161.175	0.000
4th hypothesis	0.803	0.244	2.451	175.175	0.000
Main hypothesis	0.895	0.276	2.432	171.175	0.000

Confirmative factor analysis:

AGFI	*(GFI)*	*RMSEA*	*Value -P*	χ^2 / df	*df*	χ^2
0.92	0.97	0.006	0.00002	2.45	28	68.72

Whereas the output of LISREL software and amount of χ^2 equals to 68.72 and χ^2 show suitable model; since, if the level of χ^2 is less, the submitted model is more suitable. Moreover, whereas amount of RMSEA, χ^2/df is low and amount of GFI and AGFI is more than 90%, it shows suitable level of model. Moreover, the sig test of model shows that the entire obtained coefficients are significant and level of sig test for single item is larger than 3. According to the results, the structural validity of questionnaire is confirmed and shows that questions are suitable for scales.

[Downloaded from jnrihs.ir on 2026-11-21]

Conclusion:

Although until many years ago the main strategy of banks was mainly focused on attracting new customers, this strategy is now replaced with strategic and commercial policy of maintaining customer loyalty and increasing trust of customers toward banks. Royal customers mainly increase their level of purchase and as it was already mentioned, the sale cost of such customers is very lower than new-potential customers and loyal customers continuously recommend company to other customers as well (Khak Rangin 2013). According to the available competitive advantage, banks shall move toward relation oriented marketing for establishing more reinforced relations with customers so that in addition to establishing long-term relations with customers to recognize, improve loyal customers of bank. Results of research reveal obtaining all goals of research including main and subsidiary goals.

Applied Recommendations:

__ It is necessary for considering education of employees at Mehr Iran interest free loan bank for having enough knowledge in order to meet the requirements of customer and to educate professional ethics of employees

__ Taking duly action for summarizing and reducing time of performing operation

__ Maintaining uniform appearance and clothes of employees and standard type of bank branch

__ Preparing required infrastructures for improving security and informatics issues in compliance to up-to-date form

__ Whereas banks mainly operate in the field of interest free loan affairs, it is necessary to offer services with high level of diversity for meeting the requirements of different classes of society

__ Whereas in Sistan and Balochestan province more than half of the population are Sunni religion, it is necessary to consider native issues including: offering loan with zero percentage profit

__ Taking a set of activities that leads to long-lasting and loyal customers of bank including: establishing customer's club

__ Establishing customer relationship management (CRM) and recognizing specific requirements of customers for making customers completely dependent to bank and to prevent from customers for referring to other banks

__ Effective allocation of advertisement budget

__ Benefiting from modern communication means including: Internet bank, telephone bank, mobile bank, social network for having effective communication and offering information to customers

__ Observing some incentives including: forgiving penalties and commission of bank services for important customers and diverse advertisement bonus in compliance with level of importance of customers

[Downloaded from jnrihs.ir on 2026-11-21]

__ Asking opinion in relation to activities of bank and receiving complaints of customers and teaching contradiction solving skill to the employees

[Downloaded from jnrihs.ir on 2026-11-21]

References

__ Aali.S,Ebrahimi. A,Bafande zendeh.A,(2013),Develop a model for the effectiveness of relationship marketing strategies in the banking industry in Iran: The Case of the Agricultural Bank of Tabriz, Journal of Management Sciences in Iran, Issue 30

__ Amini.M,Shahabi.S, (2010), The Effect of Gender on the loyalty of customers using relationship marketing approach, Journal of Management Development and Transformation, Volume 2, Number 4

__ Christopher, M., Payne, A., Ballantyne, D.,(1991), Relationship Marketing, Heinemann, London

__ Chung-Tzer Liu,Yi Maggie Guo,Chia-Hui Lee,(2011),The effects of relationship quality and switching barriers on customer loyalty,International Journal of information Management,31,pp:71-79

__ Crosby,L.A.,Evans, K.R.,&Cowles,D.(1990),Relationship quality in services selling:An interpersonal influence persective, Journal of Marketing, 54(3) ,68-81

__ Habibi pirkouhi.A,(2007),The importance of trust in the relationship marketing and create a scale to measure it, Faculty of Economics and Administrative Sciences Journal, University of Isfahan, the eighteenth year, (3)

__ Haghighi.M,Moghimi.S,Keymasi.M,(2004),Loyalty Services: service quality effects and mediating role of customer satisfaction, Journal of Knowledge Management, Volume 16, Number 1

__ Harrison, Tina,(2000) ,Financial services Marketing, Edinburgh, prentice Hall

__ Heidarzadeh. K,Saidnia.H,Baniasadi.M,(2010),The Effect of Gender on customer loyalty parsian bank using relationship marketing approach, Journal of Marketing Management, Issue 6

__ Khakrangin.V, (2014),The effect of relationship marketing on service quality, relationship quality and customer loyalty in life insurance and investment entrepreneur insurance company in Tehran, Thesis to get a master's degree (M.A), School of Management, Islamic Azad University Central Tehran Branch

__ Khojasteh. G,(2011), The effect of relationship marketing on customer loyalty saderat Bank city of Shiraz, Master's Thesis Public Administration, University of Sistan and Baluchestan.

__ Metawa, S. A and Almossawi, M. (1998) «Banking behavior of Islamic bank customers: perspectives and implications»,International Journal of Bank Marketing, Vol. 16, No. 7, pp. 299–313.

__ Mirrashed.S, (2011),The effect of relationship marketing to increase customer loyalty, Islamic Azad University (Rasht Branch), drawn from the portal http://universityandmarket.ir

[Downloaded from jnrihs.ir on 2026-11-21]

__ Moradi.F, (2012), Compare the effect of relationship marketing on customer loyalty private banks and public banks (Case Study: Bank parsian and Bank Melli Iran), Master's thesis, Tehran University

__ Morgan,R. Shelby,D.,Hunt,(1994),The Commitment –trust theory of relationship marketing,Journal of marketing,Vol.58,No.3,pp:20-38

__ Ndubisi,N.O.(2007)"Relationship marketing and customer loyalty" marketing intelligence&planning,VOL25NO.LP98-106

__ Ranjbarian.B,Barari.M,(2010),The effect Foundations of relationship marketing on customer loyalty: comparing public and private banks, Iranian Business Management, Volume 1, Number 2

__ Salari.J,Sazavari.M,Hadadi.S,Aghajanisheykh.M,(2012),Survey of CRM in relationship marketing,The first Conference of marketing management and New Approach on market, PNU Mazandaran Ghaemshahr unit, April,2012

__ Shaeidaei habashi. A,Fazlzadeh. A, Fariabi. M, (2014) ,The Role of relationship marketing, experiential marketing and support on customer loyalty, Journal of Marketing Management, 24, Tabriz Azad University, Science and Research Branch

__ Shammout.A.B(2007),"Evaluating an extend Relationship Marketing model For Arab guest Of Five-star Hotels",A Thesis Submitted in Victoria University in Melbourne.

__ Shamsipour dehkordi.J,(2014),The relationship between relationship marketing and customer loyalty with the mediating variable quality of service in state-owned banks (banks saderat and melli) city Bandar Anzali, Public administration master's thesis, PNU (Ministry of Science, Research, and Technology),Tehran

__ Smith, J. B and Barclay, D. W. (1997) «The Effects of Organizational Differences and Trust on the Effectiveness of Selling Partner Relationships», Journal of Marketing, Vol. 61, pp. 3-21.

__ S.Sivesan and S.Achuthan,(2012),"how relationship marketing contributes to gaining customer loyalty to banking industry in srilanka?", Asian Journal of Multidimensional Research Vol.1 Issue 3, August 2012, ISSN 2278-4853

__ Thai,V.V.(2008), Service Quality in Maritime Transport:Conceptual Model and Empirical Evidence,Asia Pacific Journal of Marketing and Logistics,Vol.20,No 4,pp.493-518

__ Wang, ch. Wang,Z.,(2006),The impact of internet on Service quality in the banking sector,master thesis,2006:07-issn:1653-0187-isrn:LTU-PB-EX-06/07-SE.Iutea university of technology

__ Zamanimoghadam.A,Lahiji.K,(2013),Evaluation of Factors Affecting Customer Loyalty private banks based on the model of fast response organizations, Journal of Marketing Management, Issue 16

__ Zhaohua Deng, Yaobin Lu, Kwok Kee Wei, Jinlong Zhang,(2010), Understanding customer satisfaction and loyalty: An empirical study of

[Downloaded from jnrihs.ir on 2026-11-21]

mobile instant messages in China, International Journal of Information Management, 30,pp: 289–300

__ Zineldin, M. and Philipson S. (2007) "Kotler and Borden are not dead: myth of relationship marketing and truth of 4ps", Journal of consumer Maeketing, Vol. 24No. 4, pp, 229-241.

[Downloaded from jnrihs.ir on 2026-11-21]