

The Influence of Relation Marketing Strategies on Customers' Trust, Satisfaction, and Loyalty in Banking Industry

李文斌、陳欽雨

E-mail: 9601242@mail.dyu.edu.tw

ABSTRACT

The purposes of current study are to investigate the impact and relationships among relation marketing strategies, customer trust, customer satisfaction, and customer loyalty in banking industry. The literature review was performed to develop the theoretical framework and questionnaire 's items for this study. A survey was conducted by mail and randomly choosing the customers as samples to collect their perceptions and opinions concerning relation marketing strategy and its effects. The rate of return for this survey is about 44.4%, and the values of Cronbach 's are between 0.842 and 0.870. This means the reliability and the validity of the designed questionnaire are quite reasonable and acceptable. The described statistic analysis results showed that as for relation marketing strategy, the activity " the bank offers considerable services to customers " has a highest degree of satisfaction; but for the variant of customer trust, the item " the bank has a good credit and you can trust it without worrying anything " shows a highest degree of agreement. Among the service items that let customers feel most satisfaction is " bank equipped with automatic facilities for doing trade". As for the variant of customer loyalty, the item " you are willing to continue being as the customer of this bank " has been chosen as the highest degree of agreement. Besides, the results of analysis of variance indicated that among the four customer attributes, only the attribute of customer 's degree of education significantly affected customers ' opinions of relation marketing strategies, where other customer attributes such as gender, age, and salary, did not show any significant difference in the perceptions of satisfaction, trust, and loyalty. Moreover, after completing the regression and path analyses, we find that the variant of relation market strategy has positive correlations with the variants of both customer satisfaction and customer trust. And subsequently, higher degrees of satisfaction and trust will result in higher extend of customer loyalty to the banks. The final results of the present study can serve as reference to design bank 's service operations, and they are valuable for banking practitioners if they want to promote customers ' service satisfaction and increase the loyalty to their banks.

Keywords : Relation Marketing Strategy ; Customer Trust ; Satisfaction ; Loyalty

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