

Investigating the Relationship between Marketing Foundations Related to Customer Satisfaction of the Refah Bank of West Azerbaijan Province

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Abstract The purpose of this study is to investigate the relationship between marketing foundations related to customer satisfaction of the Refah Bank of West Azerbaijan Province from the perspective of managers and employees. The basics of relationship marketing include (trust, commitment, communication, conflict management and competency). The statistical population of this study is 190 managers and employees of the Refah Bank of West Azerbaijan Province, which was selected from 7 cities of the province using cluster classification method. The data collection tool in this study was a questionnaire and Kolmogorov-Smirnov test, Pearson correlation test and Friedman test were used to analyze the data. The results of this study show that there is a significant relationship between the foundations of relationship marketing and customer satisfaction and in terms of significance level, respectively, priority, competency (0.000), trust (0.001), and communication. (0.001), conflict management (0.004), commitment (0.005), has been related to customer satisfaction with bank services. Also, according to Friedman test, the variable of trust with an average of 4.09 is known as the most important factor.

Keywords: Relationship Marketing, Customer Satisfaction, Refah Bank

1. Introduction

Customer satisfaction is the key to success in many organizations and in other words, determines the success or failure of a company [18]. In the service industry, where the provision of services requires communication and interaction with the customer, the overall satisfaction of customers is based on how they deal with and experience the organization. Therefore, banks, like other service institutions, need a customer to survive and continue their activities, because the customer guarantees their survival. In other words, the foundation of the banking system of the country is the customer and according to most experts, the most beneficial and appropriate strategy for banks is customer orientation. A customer in a bank equals at least one asset. Today, bank managers need to understand the wants and needs of customers more than ever to prevent the customer from turning to competitors, so that they can better meet their needs and relationships. Establish long-term business with them. Relationship marketing as a new approach in research and practice has proven to be one of the most successful approaches. Also, proving the different benefits that relational marketing has brought to organizations has led to an unprecedented trend towards this approach. Recharhd Held & Saser, for example, found in their research that organizations can generate 100 percent profit by retaining approximately 5 percent of their

customers. Now, with the advent of private banks alongside state-owned banks, we are witnessing an intensification of competition in the Iranian banking industry. Retaining a customer and gaining their loyalty is vital to continuing the business [1]. Because unfriendly relationships with the customer will cause him to lose his position and be removed from the competition. Therefore, the Refah Bank is no exception to this and should seek the use of relationship marketing and customer satisfaction.

On the other hand, the implementation of relationship marketing and customer orientation in banks provides the following benefits:

- 1) Preserving current customers without fear of competitors' threats.
- 2) Earn more benefits and income from current key customers and increase the bank's share of each customer.
- 3) Significant reduction of deposit costs (resources) and significant increase in return on expenses.
- 4) Attracting key customers and the first level of other banks.
- 5) Attracting customers of other banks by launching positive word-of-mouth advertising of current customers Experience has proven that an old customer satisfied with the service of the bank will be as effective in advertising and profitability of that bank as ten new customers.

Therefore, the banking industry will be endangered in case of any negligence and lack of attention by its ranks to the general principles of marketing with customer focus and focus, the life of the bank. Today, most banks are faced with a completely dynamic environment, all banks, large and small, due to the lightning changes in competitive situations and market conditions, attracting and retaining business customers is the top priority of the programs. One of the important factors for the success of banks is to provide fast and correct services and create a feeling in the customer that the customer feels that his satisfaction with the services received is very important for the bank. Banking today requires new methods, effective marketing and customer orientation, the provision of new technologies, services and services desired by the customer, so that every bank can be more successful in these matters in a competitive market, attracting high resources and The permanence of resources and as a result the permanence and permanent survival of that bank will increase with high productivity [15].

2. Research Aim

1. Investigating and identifying the relationship between the foundations of relationship marketing and customer satisfaction in the branches of the Refah Bank of West Azerbaijan Province.

- 1.1. Investigating the relationship between trust building by the bank and customer satisfaction.
- 1.2. Investigating the relationship between bank commitment in providing services and customer satisfaction.
- 1.3. Investigating the relationship between the quality of bank communications and customer satisfaction.
- 1.4. Investigating the relationship between conflict management by managers and customer satisfaction.
- 1.5. Investigating the relationship between bank competence and expertise in service delivery and customer satisfaction.

3. Research questions:

1. Is there a significant relationship between the foundations of relationship marketing and customer satisfaction?
- 1.1. Is there a relationship between bank trust and customer satisfaction?
- 1.2. Is there a relationship between the bank's commitment to service and customer satisfaction?
- 1.3. Is there a relationship between the quality of bank communications and customer satisfaction?
- 1.4. Is there a relationship between conflict management by managers and customer satisfaction?
- 1.5. Is there a relationship between the bank's competence and expertise in providing services and customer satisfaction?

4. Research Hypotheses:

1. There is a significant relationship between the foundations of relationship marketing and customer satisfaction.
- 1.1. There is a significant relationship between trust building by the bank and customer satisfaction.
- 1.2. There is a significant relationship between the bank's commitment to service and customer satisfaction.
- 1.3. There is a significant relationship between the quality of bank communications and customer satisfaction.
- 1.4. There is a significant relationship between conflict management by managers and customer satisfaction.
- 1.5. There is a significant relationship between the bank's competence and expertise in providing services and customer satisfaction.

5. Literature and theoretical foundations of research

5.1. Theoretical foundations of relational marketing

Relationship marketing was first introduced by Barary in 1983 in the field of service organizations and has been defined as a strategy to attract, maintain and improve customer relationships [19]. The task of relationship marketing to attract and retain customers was considered, and if the company wants long-term relationships with customers, it must pay special attention to the quality and improvement of services provided to the customer [24]. Relationship marketing is an integrated effort to identify, maintain and build lasting beneficial relationships with individual customers that are continuously strengthened through value creation [21]. It can be concluded that relationship marketing is the activity that leads to the creation, maintenance and development of successful exchanges. They emphasize the importance of trust, cooperation and shared values in having successful lasting relationships [22]. Relationship marketing is about attracting and retaining customers and building long-term relationships with them [23]. Philip Cutler defines relationship marketing as follows: Relationship marketing is the creation, maintenance and strengthening of strong relationships with customers and other stakeholders [11]. Cutler identifies four main characteristics for relationship marketing:

- Relationship marketing focuses on partners and customers rather than products.
- Relationship marketing emphasizes retaining existing customers and growing them, rather than attracting new ones.
- Relationship marketing relies on multidisciplinary specialized teams instead of segment work.
- Relationship marketing is more about listening and learning than talking [6].

5.2. Dimensions of relational marketing research

- Tactical dimension

Relationships are used as a tool to promote sales. In this regard, we can refer to the development of information technology to create various aspects of loyalty. Although the implementation of such projects is costly, but instead creates a very good opportunity to create loyalty and profitability for the company.

- Philosophical dimension

From a philosophical point of view, establishing these relationships goes to the heart of the concept of marketing, which is the customer-centric and understanding of his needs and expectations.

- Strategic dimension

The goal of relationships is to connect with customers and create loyalty among customers. Today, most senior managers of organizations ask their customers to contact them and share their needs [3].

5.3. Variables that make up affiliate marketing

The main variables that constitute the relationship marketing are: trust, commitment, communication, conflict management and competence that are the variables that predict customer satisfaction [4].

1) **Trust:** The first foundation of relationship marketing is trust. Success in relationship marketing requires trust and commitment in the relationship [24]. They believe that the formation of trust in a relationship ensures a level of confidence in the truth and correctness of the promises and promises of the other party by each party [2].

2) **Commitment:** The second foundation considered for relationship marketing is commitment. Commitment means the enduring desire of each business partner to maintain valuable relationships. Commitment to a relationship will be formed when one of the parties believes in the importance of the relationship and does his best to ensure the maintenance or promotion of the relationship [16].

3) **Communication:** The third variable is relationship-related marketing, which is defined as the process of exchanging and sharing valid and timely information formally or informally between the parties to a relationship. Communication in relationship marketing is a tool for providing information that can be trusted, providing information when a problem arises, providing information about quality problems, and fulfilling commitments [12].

4) **Conflict Management:** The fourth foundation for relational marketing is conflict management. It was believe that conflict in relationships is predictable and that the consequence is the misconceptions of the parties about their goals and roles in the relationship. But conflict management refers to the ability to minimize the negative and obvious consequences of potential conflict. Lead to each other and reduce the desire to create and maintain a long-term relationship [3].

5) **Competence:** Finally, the competence or expertise of the bank in providing customer service is considered as the fifth foundation of relationship marketing. Smith and Barclay have defined competency as the perception of each party in the relationship of the amount of skill, ability and knowledge required by the other party for effective performance [2].

5.4. Theoretical foundations of customer satisfaction

Customer: From a legal point of view, a person's customer is an individual or organization that contracts with another to

provide goods or services. From an economic and market perspective, a customer is someone for whom an individual or organization provides a need. This need may be related to some kind of food, drink, computer, medical services or personal services [25].

The concept of customer satisfaction: Customer satisfaction means that they are satisfied with the way the organization treats and provides services and the organization has been successful in attracting and retaining them. These satisfied customers, no matter how much more time and money they spend for the organization, will expect high quality in receiving services [9]. Customer satisfaction is a source of profitability and a reason for a company to continue operating. Customer satisfaction creates many benefits for the company and higher levels of customer satisfaction lead to their loyalty. Retaining good customers in the long run is more beneficial than constantly attracting new customers to replace customers who have severed ties with the company [17]. Customers who are highly satisfied with the organization pass on their positive experiences to others. In this way, they become an advertising tool for the organization and thus reduce the cost of attracting new customers. This is very important for public service providers. Because their reputation and the expression of their advantages and positive points by others is an important source of gaining public trust [5]. There are various definitions of the concept of customer satisfaction by marketing theorists. Cutler defines customer satisfaction as the degree to which a company's actual performance meets customer expectations. According to Cutler, if the company's performance meets the customer's expectations, the customer will feel satisfied and otherwise dissatisfied [8].

The importance of customer satisfaction: The customer is the key to the success of any organization and any business economic activity. The reputation of a successful organization is based on the long-term relationship of that organization with customers. The key to gaining customer satisfaction and loyalty is to provide appropriate services [5]. An organization that has one of its practical goals to provide appropriate services based on customer expectations and needs, can be a successful organization by relying on other business principles [9]. Organizations today are well aware that retaining a customer is much less costly than attracting new customers.

Research shows that by adding 5 percent to their current customer retention costs, institutions and organizations can increase profitability by up to 25 percent [14].

5.5. Conceptual model of research

Considering that in the present study, we examine the relationship between the foundations of relationship marketing and customer satisfaction, and according to the research hypotheses that there is a significant relationship between the foundations of relationship marketing and customer satisfaction, the following conceptual model is presented below.

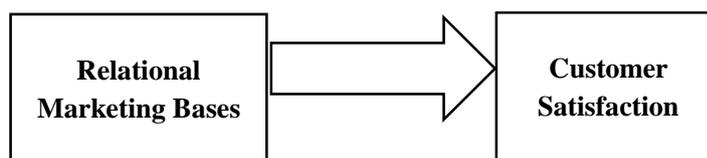


Figure 1. Conceptual Model

6. Research methodology

This research is applied in terms of purpose and is descriptive in terms of data collection and correlational among the types of descriptive-survey research.

6.1. Research variables:

A) Independent variable: In the analytical model of research, the foundations of relational marketing (trust, commitment, communication, conflict management, competence) are considered as an independent variable.

B) Dependent variable: In the analytical model of the research, customer satisfaction is considered as a dependent variable.

Methods of data collection: The method of data collection in the present study is field and library.

After compiling the preliminary design of the questionnaire, an attempt was made to determine the validity and reliability of the questionnaire. Questionnaire validity: The questionnaire was presented to a number of professors and experts and after applying the comments, the final questionnaire was prepared and distributed among the prototype of the research. Determination of reliability (reliability) of the questionnaire: Cronbach's alpha method was performed using SPSS software. For this purpose, a prototype consisting of 30 pre-test questionnaires was used and then using the data obtained from these questionnaires and with the help of SPSS statistical software, the confidence coefficient was calculated by Cronbach's alpha method, which obtained 86% for all questions. And for each of the variables of trust, commitment, communication, conflict management and competence, the numbers 71, 74, 76, 73, 73, 75, respectively, and 73% for customer satisfaction were

obtained. These numbers indicate that the questionnaire used has the necessary reliability or in other words, the required reliability.

Population and statistical sample: The statistical population studied in this study is the staff and managers of the Refah Bank in the province of West Azerbaijan, which according to the supervision of the Refah Bank, the number of managers and employees is 340 people.

Spatial scope of the research: The spatial scope of this research is the branches of the Refah Bank in the province of West Azerbaijan.

Time domain of the research: The time domain of this research is the beginning of February 2012 to the end of September 2013.

Sample and sampling method: The sampling method in this study includes employees and managers of branches of Refah banks in 7 cities of the province. In order to select the banks under study, we use random cluster sampling method. And in order to determine the number of sample people, we use Morgan table, which is the total number of employees and managers is equal to 340 people, based on Morgan table, 190 questionnaires were distributed.

Data analysis method: In order to conduct this research and in order to summarize, classify, organize, extract, describe and analyze data, descriptive and inferential statistical techniques have been used using SPSS statistical software.

6.2. Descriptive Statistics:

The methods of descriptive statistics in this dissertation are:

In the present study, descriptive statistics have been used to display demographic information. For this purpose, demographic information has been used using frequency tables and pie charts.

Inferential statistics: In this study, Kolmogorov-Smirnov test, Pearson correlation test and Friedman test were used to analyze the data obtained from the samples.

6.3. Research Findings

- Normality test

Kolmogorov-Smirnov test is used to test the normality of the data. Table 1 shows the results of the studies that the distribution of research variables is at an acceptable level (95% reliable) is normal.

Table 1. Kolmogorov–Smirnov Test

Variable	Sample No.	Significance level	Amount of error	Hypothesis' verification	Result
Trust	190	0.51	0.05	Null Hypothesis	Normal
Obligation	190	0.52	0.05	Null Hypothesis	Normal
Relationships	190	0.60	0.05	Null Hypothesis	Normal
Competence	190	0.70	0.05	Null Hypothesis	Normal
Conflict Management	190	0.101	0.05	Null Hypothesis	Normal
Customer Satisfaction	190	0.621	0.05	Null Hypothesis	Normal

- Test hypotheses

Testing the main hypothesis: There is a significant relationship between the foundations of relationship marketing and customer satisfaction.

To answer this hypothesis, Pearson correlation coefficient was used. According to the significance level obtained from Table 2, which is less than 0.05, there is a significant relationship between the foundations of relationship marketing and customer satisfaction. This relationship is direct and with a correlation coefficient of 0.44, so the hypothesis is confirmed.

- Test of the first sub-hypothesis: There is a significant relationship between trust building by the bank and customer satisfaction.

Test of the second sub-hypothesis: There is a significant relationship between the bank's commitment to service and customer satisfaction.

Third sub-hypothesis test: There is a significant relationship between the quality of bank communications and customer satisfaction.

- Fourth sub-hypothesis test: There is a significant relationship between conflict management by managers and customer satisfaction.

- The fifth sub-hypothesis test: There is a significant relationship between the competence and expertise of the bank in providing services and customer satisfaction.

According to the significance level obtained from Table 2, all hypotheses are confirmed.

Table 2. Hypothesis correlation test

Customer satisfaction	Correlation Coefficient	Significance Level	Number
Basics of Relationship Marketing	0.44	0.001	190
Trust	0.475	0.000	190
Obligation	0.485	0.000	190
Connections	0.508	0.000	190
Conflict Management	0.488	0.000	190
Competence	0.111	0.007	190

- Friedman test

Friedman statistical test was used to compare the average rankings of related marketing foundations in this section.

1- Testing the main hypothesis: The components of marketing foundations are related to prioritization.

According to Table 3, the significance level obtained from Friedman test is equal to 0.000 which is less than the error level ($\alpha = 0.05$), so we conclude that we can work between independent variables (relationship marketing foundations) Did prioritization. Also, the value of Friedman test statistic is 23.204 for independent variables.

Table 3. The ranking test of the components of relational marketing foundations

Variable	Error Level	Significance level	Degrees of freedom	Statistics	Prioritization results
Basis of relationship marketing	0.05	0.000	4	23.204	It can be prioritized

Table 4. Prioritization of variables independent of respondents

Basics of Relational Marketing	Ranking Mean	Ranking
Trust	4.09	1
Obligation	4.02	2
Relations	3.95	3
Conflict Management	3.76	5
Competence	3.89	4

According to the table 4, it can be said that the factor of trust with an average rating of 4.09 is recognized as the most important factor by respondents and the factor of conflict management with an average score of 3.76 is considered as the most undesirable factor among 5 elements are known from the point of view of the respondents.

1- Sub-Hypothesis Test 1: Trust components can be prioritized.

In general, according to Tables 5 and 6, it can be stated that the priority of the work error component of the employees is the first rank and the trust in the promises and promises of the employees are the last rank in the view of the respondents, respectively.

2- Sub-hypothesis test 2: Commitment components can be prioritized.

In general, according to Tables 5 and 6, it can be stated that the priority of the component of tailoring the service to the needs of customers is the first rank and the increase of working hours of the employees are the last rank from the respondents' point of view.

3- Sub-hypothesis test 3: Communication components can be prioritized.

In general, according to Tables 5 and 6, it can be stated that the priority of the component without invalidity of the invoices is the first rank and the detailed information of the employees about each banking operation is the last rank from the respondents' point of view.

4- Sub-hypothesis test 4: Competency components can be prioritized.

In general, according to Tables 5 and 6, it can be stated that the priority of the component of matching services with customers 'demands is the first rank and investment advice is the last rank from the respondents' point of view.

5- Sub-hypothesis test 5: Conflict management components can be prioritized.

In general, according to Tables 5 and 6, it can be stated that, respectively, the priority of the component of asking for opinions from customers is the first rank and the prevention of conflict is the last rank from the point of view of the respondents.

6- Sub-hypothesis test 6: Customer satisfaction components can be prioritized.

In general, according to Tables 5 and 6, it can be stated that the priority of the first bank accepted by customers, the first rank and the desirability of the bank for customers, respectively, have the last rank from the perspective of respondents.

Table 5. Ranking Test

Variable	Error level	Significance level	Degrees of freedom	Statistics	Prioritization results
trust	0.05	0.00	4	26.104	It can be prioritized
obligation	0.05	0.00	4	29.494	It can be prioritized
connections	0.05	0.00	4	29.494	It can be prioritized
Competence	0.05	0.00	4	25.957	It can be prioritized
Conflict Management	0.05	0.00	4	25.170	It can be prioritized
Customer satisfaction	0.05	0.00	4	38.28	It can be prioritized

Table 6. prioritizing the components of each variable from the respondents' point of view

Row	Components of trust	Average rating	Rank
1	Polite behavior of employees	2.95	4
2	Keep customer information secure	2.96	3
3	Trust in employees' promises and promises	2.85	5
4	Employee work error	3.26	1
5	Expertise and technical skills of employees	2.98	2
Row	Obligation Factors	Ranking Mean	Ranking
6	Increase staff working hours	2.95	5
7	Provide services in the shortest possible time	2.96	4
8	Flexibility in providing services	2.85	2
9	Tailoring services to customer needs	3.26	1
10	Adapting the bank space to the comfort and well-being of customers	2.98	3
Row	Relations	Ranking Mean	Ranking
11	Employees respond to frequently asked questions of customers	2.71	2
12	Detailed information of employees about each banking operation	2.93	5
13	Flawless invoices	3.14	1
14	Informing about new banking services	3.16	4
15	Timely and valuable bank information	3.07	3
Row	Competence	Ranking Mean	Ranking
16	Employee information of market and customer conditions	2.93	3
17	Staff awareness of all matters related to the bank	2.88	4
18	Investment advice	2.82	5
19	Correct and timely information	3.13	2
20	Matching services to customer requirements	3.24	1
Row	Conflict management	Ranking Mean	Ranking
21	Avoid conflict	2.81	5
22	Complaints handling	2.93	3
23	Specific procedures for declaring dissatisfaction	2.88	4
24	Ask for customer feedback	3.19	1
25	Prioritize key customers	3.18	2
Row	Customer Satisfaction	Ranking Mean	Ranking
26	Customer retention	3.85	6
27	Meeting customer goals	3.93	4
28	Meet customer expectations	3.88	5
29	Competitive advantage in customer retention	3.19	8
30	Recommend banking services to others	4.18	2
31	Bank utility for customers	2.95	10
32	Customers access to the bank	2.98	9
34	Printing bulletins and banking monthly and sending it to customers	3.82	7
35	Assure customers to provide accurate banking services	4.13	3
36	The first bank accepted by customers	4.58	1

According to the analysis of Tables 5 and 6, this conclusion can be reached and in general it can be stated that the priority of the work error component of the first rank employees and trust in the promises and promises of the last rank employees, respectively, the component of tailoring services to the needs of rank customers first and increase the working hours of the last rank employees, the component of flawless invoices first rank and accurate information of employees about each banking operation last rank, the component of matching services with customer demands first rank and investment advice in the last rank, the components of asking the opinion of the customers are the first rank and preventing the conflict of the last rank and the first bank accepted by the customers are the first rank and the bank's desirability rank for the last customers from the point of view of the respondents.

7. Results and Suggestions

Conclusion based on testing the main hypothesis: There is a significant relationship between the foundations of relationship marketing and customer satisfaction.

Pearson correlation test was used to test this hypothesis. The results showed that there is a significant relationship between the foundations of relationship marketing and customer satisfaction. The results of testing the main hypothesis show that there is a correlation between the above two variables $r = 0.44$ with a significance level of $p = 0.001$ and because the significance level is less than 0.05, it is concluded that the correlation between the two variables is significant.

Conclusion based on the test of sub-hypothesis 1: There is a significant relationship between trust building by the bank and customer satisfaction.

The results of the test of sub-hypothesis 1 show that there is a correlation between the above two variables $r = 0.475$ with a significance level of $p = 0.00$ and because the significance level is less than 0.05, it is concluded that the correlation between the two variables is significant. The results of this study are in accordance with the results of Dubisi and Wah, Ranjbarian and Barari and Gilani Nia *et al.*

Conclusion based on the test of sub-hypothesis 2: There is a significant relationship between bank commitment in providing services and customer satisfaction.

The results of the test of sub-hypothesis 2 show that there is a correlation between the above two variables $r = 0.485$ with a significance level of $p = 0.00$ and since the significance level is less than 0.05, it is concluded that the correlation between the two variables is significant. The results of this study are consistent with the results of Dubisi and Wah, and Gilani Nia *et al.*, and contradictory to Ranjbarian and Barari.

Conclusion based on the test of sub-hypothesis 3: There is a significant relationship between the quality of bank communications and customer satisfaction.

The results of the test of sub-hypothesis 3 show that there is a correlation between the above two variables $r = 0.508$ with a significance level of $p = 0.00$ and since the significance level is less than 0.05, it is concluded that the correlation between the two variables is significant. The results of this study are in accordance with the results of Dubisi and Wah, Ranjbarian and Barari and Gilani Nia *et al.*

Conclusion Based on the test of sub-hypothesis 4: There is a significant relationship between conflict management by managers and customer satisfaction.

The results of the test of sub-hypothesis 4 show that there is a correlation between the above two variables $r = 0.488$ with a significance level of $p = 0.00$ and since the significance level is less than 0.05, it is concluded that the correlation between the two variables is significant. The results of this study are consistent with the results of N'dubisi and Wah, Ranjbarian and Barari and with the results of Gilani Nia *et al.*

Conclusion based on the test of sub-hypothesis 5: There is a significant relationship between the competence and expertise of the bank in providing services and customer satisfaction.

The results of the test of sub-hypothesis 5 show that there is a correlation between the above two variables $r = 0.111$ with a significance level of $p = 0.007$ and since the significance level is less than 0.05, it is concluded that the correlation between the two variables is significant. The results of this study are in accordance with the results of Dubisi and Wah, Ranjbarian and Barari and Gilani Nia *et al.*

7.1. Conclusion from the present research

Today's organizations have gradually tended to establish and maintain a long-term relationship with the customer, given their understanding of the importance of meeting customer needs and wants. In this study, by reviewing previous research in the field of relationship marketing (trust, commitment, communication, conflict management and competency) as the foundations of relationship marketing and the relationship between these variables and customer satisfaction in bank branches The Refah of West Azerbaijan province was studied. The results show that the priority of five variables of competency, trust, commitment, conflict management, and communication, respectively, had the most significant relationship with customer satisfaction in the branches of the Refah Bank of West Azerbaijan Province. According to the results obtained from the research that merit has the most relationship with customer satisfaction, it can be said that to maximize customer satisfaction, the management of the branches of the studied banks should pay the most attention and investment to the merit variable. . The second and third factors that the branches of Refah banks should pay significant attention to are trust and then commitment in relation to customers, which indicates the formation of trust in the relationship and the formation of a kind of assurance of the truth of the promise. The employees of the bank are with the customers, so the branches of the Refah Bank should pay special attention to these indicators in order to improve the effectiveness more effectively in order to increase the customers' satisfaction. Conflict management and communication variables have also affected customer satisfaction, but in the next priorities will be considered by management.

7.2. Suggestions

7.2.1. Practical suggestions

1) Since merit has the most relationship with customer satisfaction, it can be said that in order to maximize customer satisfaction, the management of the branches of the studied banks should pay the most attention and investment to the merit variable. Employees are aware of market conditions and customer conditions and are able to assist customers in matters related to investment.

2) Considering that the level of significance among all available variables is less than the others, it is recommended that the employees of the database provide reliable and timely information to their customers and also the employees have full knowledge of banking operations so that they can provide the right services to their customers.

3) In order to gain the trust of customers, a kind of two-way relationship should be established between employees and customers, which indicates the truthfulness of the promises and promises of bank employees with customers, so the branches of the Refah Bank should pay special attention to improve efficiency to increase customer satisfaction to this index.

4) Creating a unit to respond to public complaints, this unit in order to customer orientation and customer satisfaction while receiving complaints and customer points of view to be created in person and to address customer complaints.

5) Given that the attitude of employees is effective on customer satisfaction, so it is recommended that managers directly to justify their employees, hold meetings in this area and explain the sensitivity of this issue to them to have a polite and patient attitude with customers. And answer their questions.

6) Holding banking courses for employees to increase employees' banking knowledge by adapting it to customer services.

7) It is suggested that employees perform the necessary accuracy and speed in performing banking operations and perform banking operations in the shortest possible time.

7.3. Suggestions for future researchers

- Since the present study was conducted in one of the state-owned banks, different results can be obtained from conducting such a research in one of the private banks or financial institutions. Find the differences.

- It is suggested that a study be conducted under the title of examining the relationship between the foundations of relationship marketing and other performance indicators.

- It is suggested that a study be conducted under the title of examining the relationship between marketing foundations related to customer loyalty.

- It is suggested that a study be conducted under the title of marketing relationship related to organizational culture.

- It is suggested that a study be conducted under the title of marketing relationship related to organizational structure.

- Students and researchers are encouraged to conduct the present study in a larger volume and compare the results with the results of this study.

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