



The Effect of Relationship Marketing on Customer Loyalty in the Jordanian Pharmaceutical Industry *

Dr. Hani AL Dmour

Professor of Marketing

Miss Ghada Sweidan

Researcher, Marketing Dept.

The School of Business
The Univeristy of Jordan
The Hashemit Kingdom of Jordan

Abstract

The purpose of this research was to study the effect of relationship marketing dimensions on the customer loyalty in the Jordanian Pharmaceutical Industry and to determine which the most important dimensions has the strongest effect on attitude and behavior loyalty. The conceptual model was tested using data collected by means of self-administrated questionnaire distributed to a 286 pharmacies in Amman Governorate. The results of this research had showed that the relationship marketing dimensions which consist of communication, trust, satisfaction, commitment, social bond and financial bonds affect on attitude and behavior customer loyalty.

The research had also found that the communication, satisfaction and financial bonds are the most important dimensions that have the strongest effect on attitude and behavior loyalty and where the social bonds had found been the weakest dimension. The findings of this research can be used as guide line for marketing department in Jordanian pharmaceutical industry to help them to be more successfully in planning their relationship marketing strategy and programs.

Introduction

The pharmaceutical industry in Jordan had a modest beginning with the first local manufacturer starting production in 1966. At present, there are 16 registered Jordanian pharmaceutical companies all basically branded generic manufacturers and it plays an important role in economy and labor market that some refer to as “a sunrise industry, (Source: Dept. of Statistics, Govt. of Jordan,2010)

During the period 1996-1999, pharmaceutical production increased by 53 per cent (Department of Statics-Jordan 2010). The per capita consumption of pharmaceutical products has also been growing gradually for many reasons like the migration that happened in 1990 from gulf countries to Jordan beside the transfer of hundred thousands of Iraqi people from Iraq after Iraqi war. (Ministry of industry and Trade, 2009)

Recently, Jordanian market become more open to foreign pharmaceutical companies, especially after many trade agreements Jordan had signed in previous years such as General Agreement on Tariffs and Trade GATT and Euro-Jordanian Association Agreement with the European Union. These agreements created more competitions inside the domestic market, and the

* This article was submitted in May 2012, and accepted for publishing in October 2012.

question will be how the Jordanian Pharmaceutical manufactures will face the foreign pharmaceutical companies? Over the past 15 years, a major shift has occurred in the ways that industrial companies deal with their customers and suppliers (e.g Christopher et al., 1991). This change has come about as companies have recognized that sustainable competitive advantage in the global economy increasingly requires companies to become trusted participants in various networks or sets of strategic alliances (Morgan and Hunt, 1994; Ganesan, 1994). Relationship marketing has emerged over the years as an exciting area of marketing that focuses on building long-term relationships with customers and other parties. For that there is obviously a growing interest in the subject of relationship marketing all over the world.

In this research, the dimensions of relationship market include trust, commitment, satisfaction, communications, social bonds and financial bonds. The decision of selections these dimensions was based on the findings of the previous studies. However, to our knowledge, there are no previous studies on the effect of RM dimensions on customer loyalty in the pharmaceutical companies.

Importance of the Research

Relationship Marketing has received considerable attention since the 1990s as consumers have become more demanding in their exchanges with firms and competition have intensified. Marketers have become interested in the potential of relationship marketing activities to deliver enhanced value to the customer over and above the firm's product or service offering (Smith, 2011). Building strong customer relationships offers a significant competitive advantage due to the difficulty of direct imitation by competitors (Ndubisi, 2007). One of main purpose of relationship marketing strategy is to end with customer loyalty. Customer loyalty and customer retention are the most important challenges faced by most of the Chief Executive Officers across the world (Ball, 2004) At the same time, it is also found that effective relationship marketing strategy helps the organization to understand customers' needs, so that organizations can serve their customers better than their competitors, which finally leads to cost reduction and customer loyalty (Gaurav, 2008). Cultivating loyal customers can lead to increased sales and customer share, lower costs, and higher prices.

Most of the previous relationship marketing studies were conducted on services providers like hotels, banks, insurance companies, airline and restaurants while this research study the implantation of the relationship marketing dimensions on loyalty through the Jordanian pharmaceutical manufactures which is more orientated to the industrial fields rather than service. The importance of this research can be summarized in the following point:

- 1- To the best knowledge of the researchers, this research could be the first one undertaken in Jordanian environment that tackled this problem in the pharmaceutical industries.
- 2- This research will also be beneficial for Jordanian pharmaceutical industry management to capitalize the concept of relationship marketing more successfully in order to build strong relationships with their loyal customers.

Research Problem: This study problem stems from answering the following questions:

- 1- Does the practice of relationship marketing have any effect on pharmacies loyalty toward the Jordanian Pharmaceutical manufactures?

- 2- Which is the most important dimension of relationship marketing that have the significant effect on customer attitude loyalty?
- 3- What is the most important dimension of relationship marketing that have the significant effect on customer behavior loyalty?

Research Objectives

The key objectives of this study as follows:

- 1- To identify relationship-marketing dimensions that are effect on building customer loyalty toward Jordanian pharmaceutical manufactures.
- 2- To study the effect of each of the relationship dimensions on the customer loyalty (attitude and behavior).
- 3- To identify the most important dimension of the relationship marketing that have the significant effect on customer loyalty.

Theoretical Background

Relationship Marketing Definition: The study of marketing and its practice has undergone an orientation shift from transactional to relationship in recent years (Smith 2011). Traditional studies in marketing focused on the single, isolated exchange between buyer and seller rather than focusing on the extended series of exchanges. Since the 1960s, the marketing mix management approach, with its 4P model, has dominated the marketing literature and marketing research and practice. Grönroos (1991) defined the term of relationship marketing as “establishing relationships with customers and other parties at a profit, by mutual exchange and fulfillment of promises”. Gummesson (1994) stated that RM emphasizes a long-term interactive relationship between the provider and the customer, as well as long-term profitability. Morgan and Hunt (1994) studied internal marketing and proposed the following: “Relationship marketing refers to all marketing activities directed toward establishing, developing, and maintaining successful relational exchanges” (p. 22). Kotler & Keller, 2011 pointed out that companies must move from short-term transaction oriented goals to long-term relationship-building goals. Relationship marketing, however, just offers firms the opportunities to archive this goal and to build long-term relationships with their stakeholders (e.g., customers, suppliers). Both academics and practitioners indicated that RM is obviously good for business and yields improved business performance (e.g. Arnett, and Madhavaram 2005, Cillán, & Gutiérrez, 2005).

Relationship marketing concentrates attention on the whole of the customer’s interaction with the firm rather than the single isolated transaction. A pioneer of the relationship marketing concept in services, Leonard Berry (1983) defined relationship marketing as “attracting, maintaining, and – in multi-service organizations – enhancing customer relationships.” Berry’s work outlines five strategy elements for relationship marketing; developing a core service around which the customer relationship can be built, customizing the relationship to the individual customer, augmenting the core service with extra benefits, pricing to encourage customer loyalty, and utilizing internal marketing with firm employees.

Berry’s 1983 work identifies the importance of attracting customers who have the potential to become loyal customers as well as orienting marketing such that the customer views marketing activities as value-added. Rapp and Collins (1990) suggest, similarly, that its goals are to create and maintain lasting relationships between the firm and its customers that are

rewarding for both sides. This is achieved by a mutual symbiosis and fulfillment of promises (Ndubisi, 2003). In other words, a key objective is to foster customer loyalty, which Oliver (1999) defined as a deeply held commitment to re-buy or re-patronize a preferred product or service in the future despite there are situational influence and marketing efforts having the potential to cause switching behavior. Gummesson (1993) defined the term as a strategy in which the management of interactions, relationships and networks is a fundamental issue. According to Gronroos (1994), the aim of relationship marketing is to establish, maintain, and enhance relationships with customers and other partners, at a profit, so that the objectives of the parties involved are met. Both Gronroos (1995) and Berry (1983) suggest that relationship marketing should be target the goal of strengthening customer commitment through personalization and/or providing additional benefits. Relationship marketing, although a relatively new theoretical concept has been practiced in various business contexts for many decades, both with and in the absence of a comprehensive understanding of its true potential. Since its inception into academic literature as a concept by Berry in 1982, it has gained recognition and acceptance among academics and practitioners alike, and is widely cited as the future of marketing Blattberg & Deighton (1996) liken relationship marketing to a good conversation through which a potential customer is drawn to the firm through a series of progressively more fulfilling back-and-forth interactions. Following the conversation analogy, there are two distinct stages in the process: striking up the conversation for the first time (acquiring a new customer) and sustaining the conversation (retaining the customer). Relationship marketing shifts the manager's focus from the one time act of acquiring new customers to the comprehensive process of acquiring and retaining customers by developing relationships. The ultimate goal of relationship marketing is to initiate relationships with potentially high-value customers and convert them into customers committed to the firm. Committed customers should then exist in relatively low-maintenance relationships.

Hansotia and Wang (1997) state that management's primary responsibilities are first, acquiring the right kind of new customer and second, retaining and developing the right kind of customer. They define the right kind of customer as one having large purchase amounts, frequent purchases, and a long period of activity. Targeting and attracting the "right" customer from day one and adding value to the customer relationship throughout the customer's lifetime are the keys to a successful relationship marketing implementation.

The relationship marketing concept emerged within the fields of service marketing and industrial marketing (Christopher et al., 1991; Gummesson, 1991; Lindgreen et al., 2004). Peppers and Rogers (1995), and Bitner (1995) identified various factors that contributed to the development and growth in importance of relationship marketing; they include: the increasingly global and intense nature of competition, more demanding and sophisticated customers, increased fragmentation of consumer markets, rapidly changing customer buying patterns, continuously increasing standards in quality, the inadequacy of quality in itself to create sustainable competitive advantages, the influence of technology in almost all products and services and the unreliability of traditional marketing (e.g. decline in overall advertising effectiveness). Consistent with the preceding list is the conceptual thinking underpinning relationship marketing, which derived its influence from service management and emphasized the benefits of retaining existing customers. Researchers highlight that it costs five times more to attract a new customer than it does to keep an existing one (Reichheld and Sasser, 1990).

All relationship marketing activities are ultimately evaluated on the basis of the company's overall profitability. However, as a firm's profitability is influenced by a number of variables largely independent of relationship marketing activities, it seems appropriate to conceptualize relationship marketing outcomes on a more concrete level when investigating possible antecedents. Two constructs are referred to in the marketing literature as key relationship marketing outcomes: customer loyalty and (positive) customer word-of-mouth communication. The importance of relationship marketing has been seen in terms of the benefits received by parties, the service provider and the customer.

For the customer, these benefits can be focused on either the core service or on the relationship itself (Hennig-Thurau, Gwinner, and Gremler, 2000). The latter type of benefits are referred to as relational benefits (i.e., benefits customers likely receive as a result of having cultivated a long-term relationship with a service provider; Gremler, and Bitner, 1998; Reynolds and Beatty, 1999). Similarly, Zeithaml and Bitner (1996) identify four important benefits an organization will gain by adopting the concept of relationship marketing, namely: (1) Increased purchases. (2) Reduced costs. (3) Free advertisement through word-of mouth and (4) Employee retention. Furthermore, Sheth and Parvatiyar (1995) indicate that, as in any true relationship, relationship marketing proffers both partners benefits for their role in maintaining the relationship. They identify the numerous benefits available to customers who engage in a long-term relationship with the firm, such as:

- Achieving greater efficiency in their decision making;
- Reducing the task of information processing;
- Achieving more cognitive consistency in their decisions;
- Reducing the perceived risks associated with future purchase choices.

Relationship Dimensions: There are many dimensions that be used to implement the relationship marketing in the organization, different researcher have taken multiple views regarding the elements. Although studies suggest numerous factors that influence relationship marketing success, six factors consistently identified as important are trust Morgan and Hunt 1994; Smith and Barclay, 1997;), relationship commitment (Anderson and Weitz, 1992; Geyskens, Steenkamp, and Kumar, 1999) and communication (Mohr and Nevin, 1990;) social and financial bond Berry and Parsuraman, 1991 and finally satisfaction (Oliver, 1980).

Commitment: Bloemer and Kasper (1995) defines loyalty as a commitment to buy a brand, but suggest that there is a continuum ranging from spurious to true loyalty, where spuriously loyal customers are less committed to the brand than the truly loyal ones. Commitment appears to be one of the most important variables for understanding the strength of a marketing relationship, and it is a useful construct for measuring the likelihood of customer loyalty as well as for predicting future purchase frequency (Morgan and Hunt, 1994). Definition work on the construct of commitment began in the sociology and psychology disciplines. In the sociological literature, the concept of commitment is used to analyze both individual and organizational behavior (Becker, 1960). Commitment in marketing scholarship has been operational zed as affective commitment (Fullerton, 2003).

Trust: Trust can be defined as "the belief in the integrity, honesty and the reliability of another person" (Dwyer and Tanner, 2002). In general, trust leads to relationship commitment (Dwyer and Tanner, 2002), which is what marketers are striving to achieve. Trust is a key

element for relationship success and tends to be related to a number of elements such as competitive advantage and satisfaction (Ratnasingam & Pavlou, 2003). Marketing scholars have recognized the importance of trust in developing and managing business relationships. It is a substantial dimension in the interaction and network approach and a basic feature in relationship marketing (e.g. Morgan and Hunt, 1994). Thus, the concept is of interest in industrial marketing, the marketing of services, and in international marketing.

Communication: Communication is defined as the human act of transferring a message to others and making it understood in a meaningful way. This definition focuses on the efficacy of communication in producing the desired effect rather than on the frequency or modality of information exchange. If relationship marketing is to be successful, an integration of all marketing communications messages is needed to support the establishment, maintenance and enhancement of relationships with customers (and other stakeholders). In marketing relationships, communication plays a central role in providing an understanding of the exchange partners' intentions and capabilities, thus forming the groundwork for relationship development. Communication is a prerequisite for building trust among exchange partners (Anderson and Narus, 1990).

Satisfaction: Customer satisfaction has frequently been suggested to be the leading determinant of loyalty (Anderson and Fornell, 1994; Jackson, 1985; Rust and Zahorik, 1993). Satisfaction has also been found to be positively associated with customer loyalty in the form of share-of-wallet and a business-to-business setting (Keiningham and Perkins-Munn, 2003). The relationship between customer satisfaction and brand loyalty is well established in the literature at both the "transaction-specific" level and the "overall" level (Oliver, 1999). Research findings have offered robust evidence in this respect – demonstrating a definite positive relationship between customer satisfaction and behavioral intentions. Similarly, Anderson and Sullivan (1993) found that stated repurchase intentions are strongly related to stated satisfaction across product categories. Loyalty and satisfaction are related, although also clearly distinct. Oliver (1999) considers several conceptual bases for this distinction. But, in general, higher satisfaction has been proposed to be related to higher loyalty (Strauss and Corbin, 1997).

Relational Bond: Bonding is defined as the dimension of a business relationship that results in two parties (customer and supplier) acting in a unified manner toward a desired goal (Callaghan et al., 1995). Within the relationship marketing literature, relational bonds are focal components (Arantola, 2002; Lin et al., 2003; Walls, 2003; Liang and Wang, 2005; Wang et al., 2006). Lin et al. (2003) suggest that businesses can build customer relationships by developing one or several types of bonds. Vieira and Ennew (2004) also maintain that certain types of bonds or ties are required to develop relationships between two parties, customer and service provider.

Financial Bonds: Financial bonds are usually referred to as frequency marketing or retention marketing, where the service provider uses economic benefits, such as price, discounts or other financial incentives to secure customer loyalty (Berry and Parsuraman, 1991; Berry, 1995; Lin et al., 2003; Hsieh et al., 2005).

Customer Loyalty: The study of customer loyalty has long been a topic of interest in the arena of consumer buying (Jacoby and Chestnut, 1978). Customer loyalty is essential if a company is to retain its current customers. However, many debates are centered round what customer loyalty actually is. The most widely accepted definition of loyalty is by Jacoby and

Kyner (1973), who describe loyalty as the biased (i.e. non-random), behavioural response (i.e. purchase), expressed over time, by some decision making unit, with respect to one or more alternative brands out of a set of such brands, and is a function of psychological (i.e. decision making, evaluation) processes. The efforts and actions required to “sustain” loyalty (or what might have been previously viewed as “store patronage”), may depend on a variety of situational factors, such as store-based credit, special extended hours for selected customers, and the provision of personal shopping assistance. A number of authors have recognized that segmenting loyal can assist in developing an understanding of the nature of loyalty orientation and can inform appropriate marketing actions. An oft-quoted model of loyalty segmentation is that proposed by Dick and Basu (1994). Dick and Basu (1994) argue that loyalty is determined by the strength of the relationship between relative attitude and repeat patronage, and that it has both attitudinal and behavioral elements. They propose four conditions related to loyalty: loyalty, latent loyalty, spurious loyalty and no loyalty. These are summarized:

- 1- Loyalty signifies a favorable correspondence between relative attitude and repeat patronage.
- 2- Latent loyalty is associated with high relative attitude, but low repeat patronage.
- 3- Spurious loyalty represents a low relative attitude, with high repeat patronage.
- 4- No loyalty is associated with a low relative attitude, combined with low repeat patronage.

Businesses need to understand which of their customers fit into the loyal category, and exhibit a high relative attitude and a high repeat behavior in respect of their brands.

Table (1)
Behaviors Loyalty Categories

Loyalty Category	Typical Behavior
Captive	Continue to purchase or use a product or service because they have no choice
Convenience-seeker	Often associated with routine, low involvement purchases. Engages in regular repeat purchase transactions associated with the brand
Contented	Evaluates products on their merits, but previous and existing engagement with the brand is an opportunity for the brand owner to build the relationship with the customer
Committed	Barely considers other brands. Is prepared to “add value” to the brand, perhaps through participating in supportive customer-to-customer interaction

Table (2)
Attitude Loyalty Categories

Loyalty Category	Typical Behavior
Captive	Neutral to the brand, with experience of the brand which does not cause them to perceive the brand in a negative light
Convenience-seeker	No particular attitude to the brand, except that some brands may be associated with convenience
Contented	A positive attitude in relation to the brand, which may be shared with acquaintances, if their advice is requested
Committed	Engages in positive and delighted word-of-mouth exchanges with other customers or potential customers

Literature Review

There has been extensive discussion of how loyalty should be measured and defined, with at least two dimensions of loyalty being identified, behavioral and attitudinal loyalty (Arnett and Badrinarayanan, 2005, Dick and Basu, 1994). Loyalty is often gauged by behavioral measures such as frequency of purchase or word of mouth, because behavior reflects what customers actually do (Dekimpe et al., 1997). While behavior can be measured in a number of ways, Jones and Sasser (1995, p. 94) have argued that share of wallet is a key indicator of loyalty and stated that "the ultimate measure of loyalty, of course, is share of purchases in the category". Oliver (1997) defines loyalty as "A deeply held commitment to re-buy or re-patronize a preferred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behavior". Other definitions of customer loyalty focus on the pattern of past purchasing activity. A common approach is to distinguish between a consumer's attitudinal loyalty and behavioral loyalty (Dick and Basu, 1994; Zeithaml, 2000; Chaudhuri and Holbrook, 2001). Behavioral loyalty is repeated transactions (or percentage of total transactions in the category, or total expenditures in the category) and can sometimes be measured quite simply with observational techniques. Attitudinal loyalty is often defined as both positive affect toward the relationship's continuance, and the desire to continue to remain in the relationship, and is sometimes defined equivalently with relationship commitment (e.g.). Attitudinal loyalty is measured by questionnaire methods.

Behavioral loyalty is highly prized, because it means sales. Attitudinal loyalty is also highly prized, because (as Oliver, 1997a and 1999 argues), behavioral and attitudinal loyalty are highly intertwined: repeated purchases lead to positive effect, which leads to cognitive loyalty: high levels of involvement and intention to continue repurchase. We may consider both affective and cognitive loyalty to be kinds of attitudinal loyalty. Strong attitudinal loyalty makes customers more resistant to attempts by other marketers to steal them away (Gundlach et al., 1995) and more resistant to counter-persuasion and search for alternatives (Dick and Basu, 1994). In order to identify empirical studies with RM as main focus, a scholarly Internet search engine (scholar.google.com) was used and several online data bases that cover all leading journals in the fields of marketing. A number of studies related to RM can be found in various marketing journal and magazines. However, many of them are conceptual or non-empirical studies using either a qualitative or quantitative approach. For example, Schakett (2009) reported that a social bond has a significant impact on buying organizations levels of loyalty, trust, satisfaction towards the seller, and perceptions of service quality of the seller. Shammout's study (2007) showed that social and structural bonds increase all types of loyalty whereas financial bonds only increase attitudinal and combined loyalty. It also showed that the financial bonds may improve how Arab customers think about 5-star hotels, but they do not necessarily increase patronage intentions. Beside that, the research provided strong evidence of the relationship between emotions and relationship quality, which in turn are necessary determinants of customer loyalty. Ashour (2006) concluded that there is variation in customer loyalty mainly because of trust and customer satisfactions from customer point of view and from trust and switching barrier from the managers point views. Gaurav (2008) revealed that there is no significant impact of gender differences on relationship marketing-customer loyalty relationship, and that income does not have a significant impact on relationship marketing-customer loyalty.

In "The Metrics of Relationships: Measuring Satisfaction, Loyalty and Profitability of Relational Customers", Sharma (2007) demonstrated the transactional customers are most profitable followed by relationship and deep relationship customers. The probability of

switching was in the reverse direction of profitability and there were no difference in satisfaction measures. While, in "Relationship, Loyalty and Marketing—A correlation study of Taiwan hotel customer perspectives, Wang (1992) the importance ranking of marketing drivers was significantly different from the delivery performance of marketing drivers as perceived by the hotel customers and stronger attitudinal loyalty led to stronger behavioral loyalty for the customers in Taiwan Hotels beside There was no linear relationship on behavioral loyalty from the progressive and fundamental marketing strategies.

Research Model

This research is concerned with advancing our understanding of the long-term relationships, focusing on how marketing department in the pharmaceutical manufacture can create and maintain loyal customer by adapting the concept of relationship marketing.

This research focused on the linkages between relationship marketing dimensions with customer attitude and behavior loyalty and how much each dimension effects on the customer loyalty. The Independent variables are commitment, trust, satisfaction, communication, financial bond and social bond) while the depended variables are attitude and behavior loyalty.

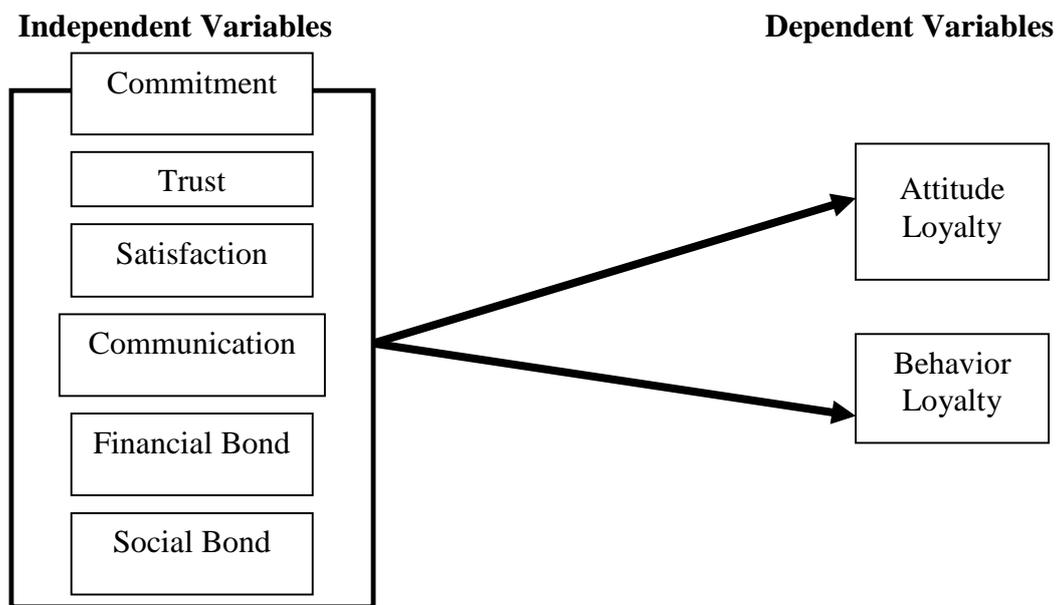


Figure (1): The Research Model

Research Hypotheses:

Based on the preceding literature review and previous studies, the conceptual framework of the present research can be shown in Figure 1, It includes two main hypotheses, each one have six sub- main hypotheses, which are tested.

Ho1: There is no statistical significant relationship between all dimensions of relationship marketing (commitment, trust, satisfaction, communication, social bond and financial bond) and attitude loyalty.

This main hypothesis can be divided into the following sub- hypotheses:

H1-1: There is no statistically significant relationship between commitment and attitude loyalty.

H1-2: There is no statistically significant relationship between trust and attitude loyalty.

H1-3: There is no statistically significant relationship between satisfaction and attitude loyalty.

H1-4: There is no statistically significant relationship between communication and attitude loyalty.

H1-5: There is no statistically significant relationship between financial bonds and attitude loyalty.

H1-6: There is no statistically significant relationship between social bond and attitude loyalty.

Ho2: There is no statistical significant relationship between all dimensions of relationship marketing (commitment, trust, satisfaction, communication, social bond and financial bond) and behavior loyalty.

This main hypothesis can be divided into the following sub- hypotheses:

H2-1: There is no statistically significant relationship between commitment and behavioral loyalty.

H2-2: There is no statistically significant relationship between trust and behavioral loyalty.

H2-3: There is no statistically significant relationship between satisfaction and behavioral loyalty.

H2-4: There is no statistically significant relationship between communication and behavioral loyalty.

H2-5: There is no statistically significant relationship between financial bonds and behavioral loyalty.

H2-6 There is no statistically significant relationship between social bonds and behavioral loyalty.

Research Design and Methodology: This research designed to describe the characteristic of the relationship marketing dimensions and their effect on customer loyalty for pharmacies toward the Jordan pharmaceutical manufactures. The research described how the six elements of relationship marketing (communication, trust, Financial bonds, Social Bonds, satisfaction and commitment) have an effect on building loyalty either attitude or and behavior loyalty between the pharmacies and Jordanian pharmaceutical industry.

Research's Population & Sample Size; The population of the research included all pharmacies where located only in Amman Governorate. The number of pharmacies in Amman governorate is (1122) based on Jordanian Pharmacists Association (Feb., 2010). Determining sample size was a very important issue because samples that are too large may waste time, resources and money, while samples that are too small may lead to inaccurate results. In this research, the sample size was calculated based on the following equation (Zikmund, 2003):

$$n = \frac{Z^2 * (p) * (1-p)}{c^2}$$

for Finite Population

$$n = \frac{n}{1 + (n-1)/N}$$

Where:

Z = Z value (e.g. 1.96 for 95% confidence level)

p = percentage picking a choice, expressed as decimal
(.5 used for sample size needed)

c = confidence interval, expressed as decimal
(e.g.,.04 = ± 4)

N= Population Size

In this research the

P=1122

After apply the equation

n=286

Data collection Method

The primary data was collected through a questionnaires have been prepared, Self-administered questionnaire, "a data collection technique in which the respondent reads the survey questions and records his or her own responses without the presence of a trained interviewer" (Hair et al., 2003, p.265). The questionnaire was distributed to pharmacies in Amman in order to study the effect of each dimension of relationship market on loyalty of these pharmacies toward the pharmaceutical manufacture.

The questionnaire consisted of three parts, the first part included 8 questions that study the demographic properties of the samples (gender, age, income, education, years of experiences), and the second part included one question that ask the pharmacies to rank all Jordanian Pharmaceuticals Manufactures based on their annual purchasing and based on the first three manufactures the pharmacist should answer part three of questionnaire.

The third part included 40 questions, and they used to measure how the relationship marketing factors effect on attitude loyalty and behavior loyalty.

The wording and language used in this questionnaire were kept as simple as possible to communicate with all kinds of pharmacist regardless their educational degree, even those having little formal education. As recommended by Frazer and Lawley (2000), the respondents should be able to read and understand the words used in the instrument, as this will encourage them to complete the questionnaires. Construction of the questions have been operationalized using 5-point Likert scales, ranging from (1= strongly disagree) to (5 = strongly agree), The Likert-scales were selected because they take less time, and are easy to answer (Frazer and Lawley, 2000).

Data Analysis and Results

Normality Distribution Analysis test: It was a good practice to check the data for normality prior to conducting the test of significance. Normality can be assessed either statistically or graphically (Hair, et al., 1998). The Kolmogorov-Smirnov test (KS-test) a goodness-of-fit test for any statistical distribution. The test relies on the fact that the value of the sample cumulative density function is asymptotically normally distributed, so These methods test whether one distribution (our data) is significantly different from another (e.g. a normal distribution). When the test significant is larger than 5%, that mean the results were followed the normal distribution.

Table (4)
The Results of Kolmogorov-Smirnov for Normality Test

Variable	Kolmogorov- Smirnov
Commitment	0.396
Trust	0.145
Communications	0.523
Satisfaction	0.450
Financial Bonds	0.618
Social Bonds	0.425
Attitude Loyalty	0.402
Behavior Loyalty	0.321

As it had been shown in above table, the distribution for dimensions (commitment, trust, satisfaction, communication, financial bonds, social bonds) and the depended variables attitude and behavior loyalty were normal, since the values of KS >0.05

Validating the Reliability: In order to ensure the quality of the findings and conclusions of this research, both validity and reliability are assessed. Table (5) showed the values of Coefficient Alpha which represent the reliability result of this research.

Table (5)
The Internal Consistency Analysis.

Variable	Number of Items	Cronbach's alpha
Commitment	5	0.824
Trust	5	0.826
Communications	4	0.851
Satisfaction	5	0.818
Financial Bonds	5	0.784
Social Bonds	6	0.830
Attitude Loyalty	5	0.844
Behavior Loyalty	5	0.768
All Variables	40	0.912

All the results of Cronbach's alpha were >0.6, which mean the data obtained from the questionnaire are reliable

Results of Hypotheses: To test the research hypotheses the simple and multiple linear regression analysis test were used. Simple regression analysis analyzes the linear relationship that exists between a single dependent variable and a single independent variable. It can establish that an independent variable explains a proportion of the variance in a dependent variable at a significant level. Linear regression has the following assumptions: independence, normality, linearity of relationships, the same level of relationship throughout the range of the independent variable), interval or near-interval data, and absence of outliers.

The null and alternative hypotheses are stated as follows:

Ho: $\beta_1 = 0$ (there is no linear relationship)

Ha: $\beta_1 \neq 0$ (there is linear relationship)

The degree of freedom is 2, and using the (0.05) level of significance, the decision rule is:

Ho is accepted if calculated t or F values is less than the Tabulated t, f otherwise we have to reject Ho and accept the alternative Hypothesis.

Ho1: There is no statistically significant relationship between all dimensions of relationship marketing (commitment, trust, satisfaction, communication, social bond and financial bond) and Attitude loyalty.

**Table (6)
Results of Multi-regression Test between
The Relationship Marketing Dimension and Attitude Loyalty.**

Calculate F	Tabulate F	R	R2	Sig.	Result
75.87	2.21	0.787	0.62	0.000	Reject

As it showed on the above table, it had been found that the calculated F (75.87) which is larger than tabulated F, which was (2.21) and the rules said Ho is accepted if Calculated F values is less than the Tabulated F, otherwise we have to reject Ho and accept the alternative Hypothesis. In this case, we must reject the Ho and accept the alternative hypothesis which was said that there is statistically significant relationship between all dimensions of relationship marketing (commitment, trust, satisfaction, communication, social bond and financial bond) on Attitude loyalty. The value of R² (0.62) indicate that the independent variable explain (62.00%) of the variation in attitude loyalty

**Table (7)
Results of Simple Regression between
Relationship Marketing Dimensions and Attitude Loyalty**

Parameters Dimension	Calculate T	Tabulate t	R	R2	Result
Commitment	11.01	1.960	0.497	0.247	Reject
Trust	16.34	1.96	0.462	0.213	Reject
Satisfaction	11.16	1.96	0.604	0.365	Reject
Communication	9.78	1.96	0.613	0.376	Reject
Financial bonds	12.56	1.96	0.517	0.268	Reject
Social bonds	10.23	1.96	0.441	0.195	Reject

A simple linear regression test has been used to test the hypothesis of the research and from the above table it can be seen that the t calculated > than tabulated t, so all the null hypotheses were be rejected and accept the alternative hypotheses which said that there are relationship between each of the commitment, trust, satisfaction, communication, financial bonds and social bond at the attitude loyalty. R Square (R2) is the square of this measure of correlation between the independent and dependent variables indicates the proportion of the variance in the criterion variable which is accounted for by our model, in other word how much each dimension can explain the variance in depended variables.

The results showed that the communication dimension was has the high value of R² (0.376) that mean the communication could explains 37.6 % of the variance at attitude loyalty, followed by satisfaction then financial bond, commitment, trust and finally the social bond which had the lowest values.

Ho2: There is no statistically significant relationship between all dimensions of relationship marketing (commitment, trust, satisfaction, communication, social bond and financial bond) and Behavior loyalty.

Table (22)
Result of Multi Regression between
Relationship Marketing Dimension and Behavior Loyalty

Calculate F	Tabulate F	Sig.	R	R2	Result
56.49	2.21	0.000	0.741	0.549	Reject

Multiple regression test used for testing the hypotheses above and results showed that the calculated F(56.49) which is larger than tabulated F which was(2.21), and the rules said Ho is accepted if Calculated F values is less than the Tabulated f otherwise we have to reject Ho and accept the alternative Hypothesis. In this cases, Ho2 must be rejected and accept the alternative hypotheses which is said that There is statistically significant relationship between all dimensions of relationship marketing (Commitment, trust, satisfaction, communication, social bond and financial bond) on Behavior loyalty Using the P-Value, the null hypothesis is rejected because the Sig. = 000<(0.05).The value of R² (0.549) indicate that the independent variable explain (54.9%) of the variation in Behavior loyalty

Table (8)
Results of Simple Regression between
Relationship Marketing Dimensions at Behavior Loyalty

Parameters Dimension	Calculate T	Tabulate t	R	R2	Result
Commitment	7.63	1.96	0.415	0.17	Reject
Trust	6.66	1.96	0.450	0.20	Reject
Satisfaction	8.45	1.96	0.585	0.34	Reject
Communication	8.224	1.96	0.598	0.36	Reject
Financial bonds	11.23	1.96	0.502	0.25	Reject
Social bonds	9.99	1.96	0.431	0.19	Reject

A simple linear regression test has been used to test the hypothesis of the research and from the above table it can be seen that the t calculated > than tabulated t, so all the null hypotheses were be rejected and accept the alternative hypotheses which said that there are relationship between each of the commitment, trust, satisfaction, communication, financial bonds and social bond at the behavior loyalty. R Square (R2) is the square of this measure of correlation between the independent and depended variables indicates the proportion of the variance in the criterion variable which is accounted for by our model, in other word how much each dimension can explain the variance in depended variables.

The results showed that the communication dimension was has the high value of R² (0.36) that mean the commutation could explains 36.0 % of the variance at behavior loyalty, followed by satisfaction then financial bond, trust, social bond and finally the commitment which had the lowest values.

Stepwise Regression Result Test

Since in this model there are six independent variable ((commitment, trust, satisfaction, communication, social bond and financial bond), it have been performed Stepwise Multiple regression in order to know which independent variable had the most important role to explain the variance in the depended Variable (once for attitude and once for behavior Loyalty), then which the next one and so on.

Table (9)
Result of Stepwise Regression between
Relationship Marketing Dimensions on Attitude Loyalty

Independent Variable	Sig.	Beta
Communication	0.000	0.613
Satisfaction	0.000	0.645
Finical bond	0.000	0.680

The results of this table show that the most important independents variable that have the great effect on attitude loyalty are (Communication, satisfaction and finical bond), the other in depended variable were eliminated because their weakness effect.

Table (10)
Result of Stepwise Regression between
Relationship Marketing Dimensions on Behavior Loyalty

Independent Variable	Sig.	Beta
Communication	0.000	0.598
Satisfaction	0.000	0.620
Financial Bonds	0.000	0.675

The result of this table show that the most important independents variable that have the great effect are (**Communication, satisfaction and** financial Bond), the other independent variable were eliminated because their weakness effect and their increment was not high.

Discussion of Results& Recommendations

Based on the results which we obtained from data analysis in chapter four using SPSS, this research conduct to study the Effect of implementation Relationships Marketing on customer loyalty in the Jordanian Pharmaceutical Manufactures, so we can summarize our result as following:

Commitment: The first dimension of the relationship marketing which we study is the Commitment; from the hypothesis results we find that there is effect of the commitment on customer loyalty either the Attitude or the behavior and the mean of the items which measure the commitment was more than the averages. That mean that the pharmacist in Amman show their desire to continue dealing with the Jordanian Pharmaceutical manufactures and looking to have and establish long term relationship with them as long as these manufactures are consistent their service which were offered. The result is approved previously through Cararino and Johnson (1999) which found that customers expressing a higher commitment to the seller organization also indicated stronger loyalty intention and also this result found similar as (Zeithaml&Bitner, 1996), In study by Pritchard, Havitz, and Howard (1999) found strong

support for commitment as an important direct antecedent of customer loyalty for hotel and airline services.

Commitment has also been found to have a positive impact on customer loyalty. Reichheld and Sasser (1990) argue that committed customers are less likely to switch to a competitor simply due to a minor price increase, and thus tend to spend more than comparable non-committed customers. Gruen (1995) sees commitment as the motivator to act, rather than the act itself, and Too et al. (2001) found that customer loyalty was related positively to customer commitment to the relationship with their store. They hypothesized that commitment to the relationship between the company and the customer affects the level of customer loyalty. Furthermore, researchers including Garbrino and Johnson (1999) Pritchard et al. (1999) Gruen et al. (2000), Fullerton (2003), Fullerton (2005a), and Fullerton (2005b) found that commitment positively affects customer retention

Trust: The second dimension of the relationship marketing which we study is the Trust; from the hypothesis results we find that there is effect of the trust on customer loyalty either the Attitude or the behavior and the mean of the items which measure the commitment was more than the averages. The result of this research regarding to the dimension of Trust is combatable with Reichheld and Scheffer (2000, p.107) which argue that, “to gain the loyalty of customers, you must first gain their trust.” That is, customers who trust a relationship might be more likely to act, owing to their need to maintain their trust (Lin and Ding, 2005). From the result which we get from answering the questioner we can say that the honestly that the Jordanian Pharmaceutical manufactures toward their promises can create and strength the trust and as much as these Manufactures try and applying effort to understand the needs of the pharmists as much as they can have more loyal customers either for their attitudinal or behavior. The confidence that the manufacture can apply toward these pharmacies can be easily reduce huge efforts and reduce cost for creating loyalty, Hennig-Thurau, Gwinner and Gremler (2002) in a research project examined the impact of trust on loyalty between a “wide variety of service providers” and their service customers, found that trust had a direct impact on loyalty Furthermore, Chaudhuri and Holbrook (2001) also found a significant association between brand trust and both purchase intention (i.e., behavioral loyalty) and attitudinal loyalty.

Satisfaction: The third dimension of the relationship marketing which we study is the Satisfaction; from the hypothesis results we find that there is effect of the satisfaction on customer loyalty either the Attitude or the behavior and the mean of the items which measure the commitment was more than the averages. The results show that the Satisfaction dimension is one of the more important factor that effect the pharmacy loyalty toward the manufacture. The reasons of this result can be explain as the marketing department in pharmaceutical manufactures recognize that the sector of pharmacy is one of main customer to their production; especially they know the big number of pharmacy, so they try to manage the problem that faced pharmacy in satisfied way. Since other customer for these manufacture are doctors and they are big numbers with a lot of specialization so to get and solve their problem is more difficult than dealing with pharmacies. The results are supported by other research like Lam, Shankar, Erramilli and Murthy (2003) who found that satisfaction had a significant impact on attitudinal (affective) and behavioral (cognitive) customer loyalty. Shamdasani and Balakrishnan (2000) found that relationship quality measured by satisfaction is a strong determinant of loyalty measured as repeat patronage (behavioral loyalty). We find that the effect of satisfaction on behavioral loyalty was more than its effect on attitudinal loyalty, and this result is support to

Durvasula, Lysonski, Mehta and Tang (2004) who found that satisfaction had only a slight impact on attitudinal loyalty and satisfaction had a significant impact on behavioral loyalty.

Loyalty: In this research the dimension of communicating has the high correlation with the loyalty either the attitudinal or the behavior between the pharmacies and Jordanian pharmaceutical manufacture. The reasons that explain these results might return to the Communication tools become easier and less expensive to keep in contact with the customers, beside keep communicate between the pharmacies and marketing department in Jordanian pharmaceutical manufactures can keep these manufactures help to provide the support and help to such pharmacies comparing to the foreign medicine manufactures who have small number of representative in Jordanian market without giving the big care to keep the contact. Most of response from the samples show high degree of agreement that these Jordanian manufactures provide always information accurately so to pharmacies because dealing with medicine is consider important issue to population health and the manufacture must be very accurate towards any information avoiding problem or bad reputation for their medicine in case there are wrong or mistake news.

The results also show that these pharmaceutical manufactures provide information when there is new drug development so that keep the information transformation between two side, which create and maintain the existence of these manufacture in the mind of the pharmacies who is always need to be updating with everything new in their field.

The only question which have medium response comparing to other items in this dimension is the providing these information timely, may be because people natural in middle east generally doesn't put evaluated the time value and for being delay couldn't be seen as big issue. The result of in this thesis is support to that the relationship marketing theory suggests that successful relationship marketing results from certain aspects of cooperative relationships that characterize successful relational exchanges (Hunt, Arnett, and Madhavaram 2005). Communication is also considered an important aspect of successful relationships (Anderson and Narus, 1984; Mohr and Nevin, 1990; Morgan and Hunt, 1994).

In general, communication helps build trust by providing partners with a mechanism that can be used to resolve disputes. In addition, it improves partners' ability to align their expectations and perceptions (Etgar, 1979). Communication provides partners with mechanisms that can be used to resolve disputes and align expectations and perceptions (Etgar, 1979).

Financial Bond: The fifth dimension of the relationship marketing which we study is the Financial Bond; from the hypothesis results we find that there is effect of the Financial Bond on customer loyalty either the Attitude or the behavior and the mean of the items which measure the financial was more than the averages. The results show that the Financial Bond didn't have the bigger effect on customer loyalty between the pharmacies and Jordanian pharmaceutical manufactures, since the $R^2 = (23.9-24.9\%)$ for attitude and behavior loyalty, the reason that may explain the effect of Financial Bond to customer loyalty can be return to the economic situation in Jordan, since the liquidity consider one of main constrain in business is consider low and weak.

The price of medicine is determined through Ministry of Health with the cooperation with Jordanian Pharmaceutical Association, so it is fixed price, so providing discount is not regular from manufacture to pharmacies, what these pharmaceutical manufacturer is doing is they give pounce based on the quantity which will be selling from the pharmacy, but given discount is not

so popular. The answer regarding given the free samples show that the marketing department in Jordanian pharmaceutical manufacturers are concerning more to physical doctor to give the free samples to make their point to try it more their interest to give it to pharmacies., from the average mean of the question that related to given free sample we can see that the result was less than averages ($2.62 < 3$). This results was also near regarding to question if these pharmaceutical manufactures give us extra promotion service like training course, the result also was less than averages and reason of that the marketing department in such manufacture is focus on doctor much more, the training usually oriented to doctor and their family. The strongest effect in the financial bonds toward building the strong loyalty with pharmacies with the payment facilities, since the manufactures who give more time for payment can get the more loyal customers. Generally, the result show that marketing department Jordanian pharmaceutical manufactures try to focus their budgeting in the sector of doctors more than pharmacies since they may assume that the effect of what doctors writes in her description is more stronger than the recommendation of pharmacies. Researchers have argued that one of the motivations for engaging in relational exchanges is financial (Peterson, 1995; Peltier and Westfall, 2000). From literate review it is recommended that the relational bonds to perform for both the financial and social that will give more effect on customer loyalty between the Jordanian pharmaceutical manufactures and pharmacies. (Smith, 1998; Lin et al., 2003; Hsieh et al., 2005; Liang and Wang, 2005).

Social Bond: The sixth dimension of the relationship marketing which we study is the Social Bond; from the hypothesis results we find that there is effect of the social Bond on customer loyalty either the Attitude or the behavior and the mean of the items which measure the social bond was more than the averages. The result of this study showed that the social bond was the weakest dimension that effect on customer loyalty (attitude and behavior loyalty) between pharmacies toward Jordanian pharmaceutical manufactures. The main item scale that effect on the social bond to build this loyalty was concerning the these pharmaceutical manufactures keep in touch with the pharmacies by several more modern tool like emails and phone especially after the improvement of communications technology in Jordan in recent years, four mobile suppliers and a lot of internet providers with low cost. Marketers at this level always stress staying in touch with their customers, and expressing their friendship, rapport and social support [Berry, 1995; Berry and Parasuraman, 1991]. The high response for the question concerned tendency of the pharmaceutical manufactures to make their sales representative make friendship with the pharmacist is same results which we got from that the Salespeople or the sales staff must proactively keep frequent contact with customers, develop an in-depth understanding of the customers' needs, and recognize the uniqueness of each customer [Dibb and Meadow, 2001].

Marketing Relationship Dimensions: From the test of multi regression, The findings reveal that all six dimensions of relationship marketing which is consist of (commitment, trust, satisfaction, communication, social bonds and financial bonds) are positively correlated with loyalty, which measures the buyer's intention to repeat and make most future purchases from the supplier who are in our research are Jordanian Pharmaceutical manufactures. The correlation between the dimensions of relationship marketing and the behavior loyalty was close the results which we obtain from the correlation these dimension with the attitude loyalty, since the result of the multi regression are the same for measuring the impact of attitude loyalty or behavior loyalty. The reason why we study the effect of these dimension of relationship marketing on customer loyalty for both the behavior and attitudes was because it is difficult to

develop a marketing strategy to attract behavioral loyalty without a comprehensive knowledge of attitudinal loyalty; attitudinal loyalty is an unobservable predisposition of behavioral loyalty.

That was confirmed previously that the attitudinal loyalty could follow behavioral loyalty to reveal customers' mental and emotional commitment, and to mediate between stimuli and behavioral effects (Chaiken, Pomerantz, & Giner-Sorolla, 1995; Eagly & Chaiken, 1993). Attitude could predict behavioral outcomes based on the theory of reasoned action (Ajzen & Fishbein, 1980). The theory of reasoned action proposes that customers' beliefs and attitudes are related to their behavioral intentions (Ajzen & Fishbein, 1980).

Regression Testing Results: The stepwise regression results indicated the most important dimensions in relationship marketing that effect on customer loyalty were the Communication, Satisfaction and Financial bonds. The spread and low cost of some of communication tools can support this results regarding to the effect of communication since keeping the communication between the customer and manufactures can give updating information and feedback from pharmacist to marketing departments so they can justify they strategy and a apply the needs for customer and solve this problem.

The loyalty will be stronger when the dimension of satisfaction is work together with the communication, since increasing the communication will leas that the marketing department will become know what issue can increase the satisfaction for the customer and that also same result we have it from previous studies which found satisfaction to be a (and often the) leading factor in determining loyalty (e.g., Anderson and Fornell 1994; Rust and Zahorik 1993). Since the finical situation, the financial issue is consider very important especially in the absents of liquidity in market, so from that we find it was more effect the relation with the loyalty that can add the financial bond.

Marketing Implementations: The main goal of implementation the relationship marketing strategy is know how to keep customer loyalty of pharmacies toward Jordanian since attracting new customers costs the manufacture more than keeping existing ones since it was found that a small increase in loyal customers results in substantial increases in profitability.

- 1- It is essential that marketing department in the pharmaceutical manufacture management should be trustworthy and committed to the service and information with their customers and should communicate timely and accurately and must resolve conflicts in a manner that will eliminate unnecessary loss and inconvenience to customers. It has been suggested (Ndubisi, 2004) that loyal customers are valuable communicators of favorable word-of-mouth about organizations or products to which they feel loyal
- 2- An effective commitment is found to be the strongest dimension that have an effect on the relationship between the pharmacy and manufacture, this affective commitment is positively influenced by higher levels of satisfaction of customers.
- 3- The higher effect of communication on loyalty requires devoted effort by marketing managers to use significant information technologies that allow them to offer a more personalized communication and a better management of customer.
- 4- Relationship bonding is found to be one of key strategic issues for pharmaceutical marketing managers for establishing and maintaining long-term relationships with their customers therefore pharmaceutical managers need to monitor their behaviors and internal processes.

Recommendations

Based upon the results, the researchers suggest the following recommendations:

- 1- Pharmaceutical marketing managers should pay more attention to the all dimensions of relationship marketing in order to build and maintain a strong relationship with their consumers and also should pay more attention to the commutations, satisfaction and relational bonds aspects.
- 2- They also need to pay more attention to their customers in order to understand their needs and expectations well and to keep in touch with them. Customer's satisfaction surveys should be conducted in a systematic and continues way.
- 3- Pharmaceutical marketing manager should establish an efficient marketing data base capable of understanding their customer's aptitudes, behaviors and motivations.
- 4- Pharmaceutical marketing managers should think of how to use the strength of a loyal customer base as a way of attracting new customers.
- 5- Marketing managers have to deepen the Pharmaceutical's knowledge of how to communicate effectively with customers, to provide clear message and to choose the right type of communication media.

References

- Ajzen, I. and M. Fishbein. (2000). "Attitudes and the Attitude-Behavior Relation: Reasoned and Automatic Processes", In: W. Stroebe & M. Hewstone (Eds.), *European Review of Social Psychology*, (Vol. 11, pp. 1-33). Chi Chester: Wiley.
- Arnett, Dennis B.; Badrinarayanan and Vishag. (2005). Enhancing Customer – Needs – Driven CRM Strategies: Core Selling Teams, Knowledge Management Competence, and Relationship Marketing Competence. *Journal of Personal Selling & Sales Management*, 25 (4), 329-343.
- Anderson, J. C. and J. A. Narus. (1990). "A Model of Distributor Firm and Manufacturer Firm Working Partnerships", *Journal of Marketing*, 54 (1), 42-58.
- Anderson, E. and B. Weitz. (1992), "Determinants of Continuity in Conventional Industrial Channel Dyads", *Marketing Science*, Vol. 4, No. 4, pp. 310-23.
- Anderson, E. W.; C. Fornell and D. R. Lehmann. (1994). Customer Satisfaction, Market Share, and Profitability: Findings from Sweden. *Journal of Marketing*, 58 (3), 53-66.
- Anderson, E. W. and M. W. Sullivan. (1993). "The Antecedents and Consequences of Customer Satisfaction for Firms", *Marketing Science*, Vol. 12 pp.125-43
- Arantola, H. (2002). "Consumer Bonding: A Conceptual Exploration", *Journal of Relationship Marketing*, 1 (2), 93-107.
- Ashour. (2006). "Relationship Marketing As A Base for Achieving Customer Loyalty in the Jordanian Hotel Industry", *Published Doctoral Dissertation*, Amman Arab University For Graduate Studies, Jordan.
- Becker, H. S. (1960). "Notes on the Concept of Commitment", *American Journal of Sociology*, 66 (1), 32-40.
- Berry, L. L. (1983). "Relationship Marketing", In: L. L. Berry; G. L. Shostack and G. D. Upah (Eds.), *Emerging Perspective on Services Marketing* (pp. 25-38). Chicago: American Marketing Association.
- Berry, L. L. and A. Parasuraman. (1991). *Marketing Services: Competing Through Quality*. New York: The Free Press.
- Berry, L. L. (1995). "Relationship Marketing of Services - Growing Interest: Emerging Perspective", *Journal of the Academy of Marketing Science*, 23 (4), 236-245.
- Bitner, M. J. (1995). "Building Service Relationships: It's All about Promises", *Journal of the Academy of Marketing Science*, Vol. 23, No. 4, pp. 246-51.
- Blattberg, R. and J. Deighton. (1996). "Manage Marketing by the Customer Equity Test", *Harvard Business Review*, 74 (4), 136-144.
- Bloemer, J. M. M. and H. D. P. Kasper. (1995). "The Complex Relationship between Consumer Satisfaction and Brand Loyalty", *Journal of Economic Psychology*, Vol. 16 pp.311-29.
- Chaiken, Shelly; Eva M. Pomerantz and Roger Giner-Sorolla. (1995). "Structural Consistency and Attitude Strength," In: R. E. Petty and J. A. Krosnick (eds.), *Attitude Strength: Antecedents and Consequences*. NJ: Erlbaum, 387-412
- Chaudhuri, A. and M. B. Holbrook. (2001). "The Chain of Effects from Brand Trust and Brand Affect to Brand Performance: The Role of Brand Loyalty", *Journal of Marketing*, 65 (2), 81-93.
- Christopher, M.; A. Payen and D. Ballantyne. (1991). *Relationship Marketing: Bringing Quality, Customer Service and Marketing Together*. Oxford: Betterworth - Heineman
- Dekimpe, M. G. and D. M. Hanssens. (1997). "The Persistence of Marketing Effects on Sales", *Marketing Science*, 14(1), 1-21.

- Dwyer and Tanner. (2002). *Business Marketing: Connecting Strategies, Relationship and Learning*. McGraw Hill, Boston.
- Dibb, Sally and Maureen Meadows. (2001). "The Application of a Relationship Marketing Perspective in Retail Banking", *Service Industries Journal*, 21(1), pp. 169–194.
- Dick, A. S. and K. Basu. (1994). "Customer Loyalty: Toward an Integrated Conceptual Framework", *Journal of the Academy of Marketing Science*, 22 (2), 99-113.
- Durvasula, Srinivas; Steven Lysonski and Mehta, Subhash. (2004). "The Antecedents That Have An Impact on Behavioral Outcomes in the Life Insurance Industry" *Journal of Financial Services Marketing*, Vol. 8, No. 4, 1 June, pp. 314-326 (13).
- Eagly, A. H. and S. Chaiken. (1995). "Attitude Strength, Attitude Structure, and Resistance to Change", In: R. E. Petty & J. A. Krosnick (Eds.). *Attitude Strength: Antecedents and Consequences*, (pp. 413-432). Mahwah, NJ: Erlbaum
- Etgar, Michael. 1979. "Sources and Types of Intrachannel Conflict", *Journal of Retailing*, 55 (Spring): 61–78.
- Frazer, L. and M. Lawley. (2000). *Questionnaire Design and Administration: A Practical Guide*. Milton, Qld: Wiley.
- Fullerton, G. (2003). "When Does Commitment Lead to Loyalty?", *Journal of Service Research*, 5 (4), 333-344.
- Fullerton, G. (2005a). "How Commitment both Enables and Undermines Marketing Relationships", *European Journal of Marketing*, 39 (11/12), 1372-1388.
- Fullerton, G. (2005b). "The Impact of Brand Commitment on Loyalty to Retail Service Brands", *Canadian Journal of Administrative Sciences*, 22(2), 97-110.
- Ganesan, S. (1994). "Determinants of Long-Term Orientation in Buyer-Seller Relationships", *Journal of Marketing*, 58 (2), 1-19.
- Garbarino, E. and M. Johnson. (1999). "The Different Roles of Satisfaction, Trust, and Commitment in Customer Relationships", *Journal of Marketing*, 63 (2), 70-87.
- Gaurav, Kunal. (2008). "Impact of Relationship Marketing Strategy on Customer Loyalty", *The Icfaian Journal of Management Research*, 7(11), 7 – 21.
- Grönroos, C. (1994). "From Marketing Mix to Relationship Marketing: Towards a Paradigm Shift in Marketing", *Management Decision*, 32(2), 4-20
- Gruen, T. W. (1995). "The Outcome Set of Relationship Marketing in Consumer Markets", *International Business Review*, 4(4), 447-469.
- Gruen, T. W.; J. O. Summers and F. Actio. (2000). "Relationship Marketing Activities, Commitment, and Membership Behaviors in Professional Associations", *Journal of Marketing*, 64 (3), 34-49.
- Gummesson, E. (1994). "Making Relationship marketing Operational", *International Journal of Service Industry Management*, 5(5), 5-20.
- Gundlach, G. T.; , R. S. Achrol and J. T. Mentzer. (1995). "The Structure of Commitment in Exchange", *Journal of Marketing*, 59 (1), 78-92.
- Gwinner, K. P.; D. D. Gremler and M. J. Bitner. (1998). "Relational Benefits in Services Industries: The Customer's Perspective", *Journal of the Academy of Marketing Science*, 26 (2), 101-114.
- Hansotia, B. J. and P. Wang. (1997). "Analytical Challenges in Customer Acquisition", *Journal of Direct Marketing*, 11(2), 7-19.
- Hennig-Thorau, T.; K. P. Gwinner and D. D. Gremler. (2000), "Why Customers Build Relationships with Companies, and Why Not", In: T. Hennig-Thorau and U. Hansen (Eds.), *Relationship Marketing: Gaining Competitive Advantage through Customer Satisfaction and Customer Retention*, Springer Verlag, Berlin, pp. 369-91.

- Hsieh, Y.; H. Chiu and M. Chiang. (2005). "Maintaining a Committed Online Customer: A Study across Search-Experience-Credence Products", *Journal of Retailing*, 81(1), 75-82.
- Jacopy, J. and D. B. Kyner. (1973). "Brand Loyalty vs. Repeat Purchase Behavior", *Journal of Marketing Research*, 10 (1), 1-9.
- Jacoby, J. and R. W. Chestnut. (1978). *Brand loyalty: Measurement and Management*. New York: Wiley.
- Jones, T. O. and W. E. Jr. Sasser. (1995). "Why Satisfied Customers Defect", *Harvard Business Review*, 73, 88-100.
- Kotler and Keller. (2011). *Marketing Management*. 14th ed. Englewood Cliffs, NJ: Prentice-Hall.
- Lam, S. Y.; V. Shankar; M. K. Erramilli and B. Murthy. (2003). "Customer Value, Satisfaction, Loyalty, and Switching Costs: An Illustration From a Business-to-Business Service Context", *Journal of the Academy of Marketing Science*, 32, 293-311
- Liang, C. and W. Wang. (2005). "Integrative Research into the Financial Services Industry in Taiwan: Relationship Bonding Tactics, Relationship Quality and Behavioral Loyalty", *Journal of Financial Services Marketing*, 10 (1), 65-83.
- Lin, C.; J.C.M. Weng and Y. Hsieh. (2003). "Relational Bonds and Customer's Trust and Commitment - A Study on the Moderating Effects of Web Site Usage", *The Services Industries Journal*, 23 (3), 109-127
- Lindgreen, A.; R. Palmer and J. Vanhamme, J. (2004). "Contemporary Marketing Practice: Theoretical Propositions and Practical Implications", *Marketing Intelligence & Planning*, Vol. 22 No. 6, pp. 673-92.
- Morgan, M. R. and D. S. Hunt. (1994). "The Commitment-Trust Theory of Relationship Marketing", *Journal of Marketing*, 58 (July), 20-38.
- Ndubisi, N. O. (2003a). "Markets-Marketers Symbiosis Under Globalization: The Aftermath of Poor Customer Value", *Academy of Marketing Studies*, Vol. 8, No. 1, pp. 45-52.
- Ndubisi, N. O. (2003b). "Service Quality: Understanding Customer Perceptions and Reaction, and Its Impact on Business", *International Journal of Business*, Vol. 5, No. 2, pp. 207-19.
- Ndubisi, N. O. (2004). "Understanding the Salience of Cultural Dimensions on Relationship Marketing, Its Underpinnings and Aftermaths", *Cross Cultural Management*, Vol. 11, No. 3, pp. 70-89.
- Ndubisi, N. O. (2007). "Relationship Marketing and Customer Loyalty", *Marketing Intelligence*, 25 (1), 98-106
- Oliver, R. L. (1980). A Cognitive Model of the Antecedents and outcomes of satisfaction decisions. *Journal of Marketing Research*, 17 (4), 460-469.
- Oliver, R. L.; R. T. Rust and S. Varki, S. (1997). "Customer Delight: Foundations, Findings, and Managerial Insight", *Journal of Retailing*, 73 (Fall), 311-336.
- Oliver, R. L. (1999). "Whence Customer Loyalty?", *Journal of Marketing*, 63 (Special Issue), 33-44.
- Peltier, J. W. and J. Westfall. (2000). "Dissecting the HMO-Benefits Managers Relationship: What to Measure and Why", *Marketing Health Services*, 20 (2), 4- 13.
- Peppers D. and M. Rogers. (1995). *Enterprise One to One*. Dobleday, New York.
- Peterson, R. A. (1995). "Relationship Marketing and the Consumer", *Journal of the Academy of Marketing Science*, 23 (4), 278-281.
- Rapp, S. and T. Collins. (1990). *The Great Marketing Turnaround*. Prentice-Hall, Englewood Cliffs, NJ.

- Ratnasingam, P. and P. Pavlou. (2003). "Technology Trust: The Next Value Creator in B2B Electronic Commerce", *International Resource Management Association Conference*, Seattle, Washington, May 21-23
- Reichheld, F. F. and W. E. Sasser. (1990). *Zero Defections: Quality Comes to Services*. Harvard Business Review, 68 (5), 105-111.
- Reichheld, F. F. and P. Scheffer. (2000). *E-Loyalty Your Secret Weapon on the Web*. Harvard Business Review, 78(4), 105-113.
- Reynolds, K. E. and S. E. Beatty. (1999). "Customer Benefits and Company Consequences of Customer-Salesperson Relationships in Retailing", *Journal of Retailing*, 75 (1), 11-32.
- Schakett. (2009). "The Impact of Social Bonding on the Buyers Loyalty, Trust, Satisfaction and Service Quality towards the Seller in a Business to Business Relationship", *Published Doctoral Dissertation*, TUI University, California
- Shamdasani, P. N. and A. A. Balakrishnan. (2000). "Determinants of Relationship Quality and Loyalty in Personalized Services", *Asia Pacific Journal of Management*, 17 (3), 399-422.
- Sharma, N.; L. Young and I. Wilkinson. (2007). "The Commitment Mix: Dimensions of Commitment in International Trading Relationships in India", *Journal of International Marketing*, 14 (3), 64-91.
- Sheth, J. N. and A. Parvatiyar. (1995). "Relationship Marketing in Consumer Market: Antecedents and Consequences", *Journal of the Academy of Marketing Science*, 23 (4), 255-271.
- Smith, J. and D. W. Barclay. (1997). "The Effects of Organizational Differences and Trust on the Effectiveness of Selling Partner Relationships", *Journal of Marketing*, 61 (1), 3-21.
- Smith, B. (1998). "Buyer-Seller Relationship: Bonds, Relationship Management, and Sex Type", *Canadian Journal of Administrative Sciences*, 15 (1), 76-92.
- Smith, M. (2011). *The New Relationship Marketing: How to Build a Large, Loyal, Profitable Network Using the Social Web*. Hoboken, NJ: John Wiley & Sons, Inc.
- Strauss, A. and J. Corbin. (1997). *Basics of Qualitative Research*. Sage Publications, Newbury Park, CA.
- Too, H. Y.; A. L. Souchon and P. C. Thirkell. (2001). "Relationship Marketing and Customer Loyalty in a Retail Setting: A Dyadic Exploration", *Journal of Marketing Management*, 17, 287-319.
- Vieira, A. L. and C. Ennew. (2004). *The Nature of Marketing Relationships: Perspectives from Providers and Clients in the Hotel Sector*. Discussion Paper Retrieved, 10/1/2006,
- Wang. (1992). "Relationship, Loyalty and Marketing—A Correlation Study of Taiwan Hotel Customer Perspectives", *Published Master Dissertation*, Oklahoma State University, USA
- Wang, W.; C. Liang and Y. Wu. (2006). "Relationship Bonding Tactics, Relationship Quality and Customer Behavioral Loyalty-Behavioral Sequence in Taiwan's Information Service Industry", *Journal of Service Research*, 6(1), 31-57.
- Yaseen. (2006). "The Dimensions of the Relationship Marketing Strategy and its Effect on the Marketing Performance for the Jordanian Insurance Companies", *Published Master Dissertation*, University of Jordan, Jordan.
- Zeithaml, V. and M. J. Bitner. (1996). *Services Marketing*. New York: McGraw-Hill.
- Zikmund, W. G. (2003). *Business Research Method*. 8th ed. Cincinnati, Ohio: Thomson / South-Western.