

Investigating the Effect of Trust, Empathy, Satisfaction and Communication on Customer Loyalty: Evidence from Banking Industry in Nekemte Town, Ethiopia

Musefa Yesin Hussin

Department of Commerce (Marketing Management), Wollega University, Nekemte, Ethiopia

Email address:

y.musefa2009@gmail.com

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Abstract: The banking industry in Ethiopia is highly competitive, so banks must consider various strategic options and plans to survive and develop. One of the strategies is Customer Relationship Marketing. This study was aimed to investigating the effect of trust, empathy, customer satisfaction and communication on customer loyalty of commercial banks in Nekemte town. Researchers use probability and non-probability sampling techniques to select a sample of respondents from the total population of this study. Data were collected through the five point's likert scales of questionnaires and used mixed research approach was used. To achieve the objective of the study, questionnaire was physically distributed to 404 respondents of selected Commercial Banks in Nekemte town. Out of 404 customers 375 (92.8%) of customers were completed and returned. Descriptive and inferential statistics were used to analyze the collected data by using SPSS software version 24 and questionnaires reliability was estimated by calculating Cronbach's Alpha. Descriptive analysis tools such as frequency, percentage, mean and standard deviation. Inferential statistical analysis tools such as correlation coefficient was worked out and used to explore the relationships between variables. And multiple linear regression analysis was performed to study the effect of independent variables on dependent variable. A research finding indicates that there were statistically significant relationships between all independent variables on customer loyalty. Therefore it is reasonable to conclude that customer loyalty can be created, effective and retained by marketing plans aimed at building trust, communicating with customers in a timely and reliable, proactive fashion to handling communication barriers efficiently, paying attention to customer satisfaction, improving the empathetic and build up the abilities of the employee, and developing strong network between buyers and sellers. Therefore it is advisable to consider that, enhancing to establish, develop and also they expected to invest more to attracting new customers and retaining the existed ones with regard to customer relationship marketing to increase customer loyalty.

Keywords: Customer Relationship Marketing, Trust, Empathy, Communication, Customer Satisfaction and Customer Loyalty

1. Introduction

1.1. Background of the Study

In the 20th century, relationship marketing began to dominate the marketing field. At this time, relationship marketing became a major topic of marketing and business management. [1]. New advances in technology have brought a revolution that has developed rapidly over time in the field of service marketing. In this era, the service industry is

changing rapidly.

The current business environment, nature and the usual competition demand occurs to achieve an exhaustive appreciation of customer needs, presents the increasingly saturated market. Increasing the coincidence of the complexity of the business environment is looking for a diverse customer base in the past [2]. In this challenging environment, between organizations and companies to

accelerate change, it is forced to communicate with customers; we are faithful to them in order of priority. The organization has been forced to change its response to the market. They focus more on the merchandise to the customer.

Increasing customer loyalty is often considered the most important factor in an organization's long-term financial and non-financial performance [3]. According to research results, customer loyalty has become the main, significant and direct determinant of empirical support for buyback intentions [4].

In the past few years, interest in customer retention has increased significantly. Marketing attention has gradually but surely shifted from mutually independent transactions to repeated purchases based on loyalty and cross-selling opportunities [5-14]. The most important goal of customer relationship marketing is to acquire and maintain customers. Relationship marketing is regarded as a tool to ensure customer loyalty, so it can achieve greater competitiveness and greater satisfaction on Customers [15].

1.2. Statement of the Problem

Ethiopian banking industry is facing increasingly fierce competition due to the following factors: mandatory government supervision, technological progress, financial restrictions, etc. Therefore, banks need to differentiate themselves from competitors by improving their product levels. One way is to establish a long-term relationship with their key customers. Many empirical studies provide evidence that the components of relationship marketing have a positive impact on customer loyalty. Therefore, the awareness of target consumers and the establishment of a good relationship with them are the most significant issues. By considering relationship marketing as a continuous process of participating in cooperation and collaboration activities and plans with direct customers and end users, in order to reduce costs, create or enhance mutual economic value". [16]

The theory of customer relationship marketing shows that successful relationship marketing originates from certain aspects of the cooperative relationship, which characterize successful relationship exchange. Although according to Arnett and Badrinarayanan, research shows that there are many factors that affect customer loyalty, and it is agreed that the three important factors are trust [17-22], Communication [23, 24]. In addition to trust communication, satisfaction and empathy are also considered to be important components of customer relationship marketing orientation [25-28]. According to Wilson, classified relationship marketing includes concepts such as trust, commitment, and mutual satisfaction [29-36]. One variable of relationship marketing, namely satisfaction, trust, commitment, communication, and conflict management, has a significant impact on customer retention.

Even some researchers in this field still have doubts, because previous studies have reported different results on the effect of customer relationship marketing and its impact

on customer loyalty. For example, Anabira et al. Studies have found that commitment and communication are important drivers of customer loyalty [36]. But there is a negligible negative relationship between trust and customer loyalty [36]. However, research by Ndubisi shows that the four key construct of relationship marketing - trust, commitment, communication, and conflict handling affects customer loyalty. All variables have a significant impact on customer loyalty [37]. As mentioned above, since the field of customer relationship marketing is the latest innovation in the field of marketing literature, no in-depth research has been conducted, especially in developing like Ethiopia. In our country, they have been studied to ignore the customer satisfaction in the CRM dimension. But some researchers studied satisfaction is one of the underpinning of relationship marketing like (Gupta, A. and Sahu, G. P 2015, Sin, L. Y. et al. 2002, Sin, L. Y. et al., 2005, Alrubaiee, Laith, 2010, Gebeyehu, J. (2014) [38-42]. In general, researchers have hardly reached agreement on the components of customer relationship marketing, and the above-mentioned studies show different results on the basis of customer relationship marketing. Therefore, the purpose of this research is to investigate the effects of customer relationship marketing dimensions such as trust, empathy, customer satisfaction, and communication, in order to assess whether these dimensions have the expected enhancement of customer loyalty. In order to better study this research, the following questions are raised.

1.3. Research Questions

What is the extent of the effect of trust on customer loyalty in Nekemte town Banks?

What is the extent of the effect of Empathy on customer loyalty in Nekemte town Banks?

What is the extent of the effect of customer satisfaction on customer loyalty in Nekemte town Banks?

What is the extent of the effect of Communication on customer loyalty in Nekemte town Banks?

1.4. Objectives of the Study

1.4.1. General Objective

The general objective of this study is to investigate the effect of Trust, Empathy Satisfaction and Communication on Customer Loyalty

1.4.2. Specific Objectives

To analyze the effect of trust on customer loyalty towards commercial banks in Nekemte Town.

To analyze the effect of Empathy on customer loyalty towards commercial banks in Nekemte Town.

To find out the effect of customer satisfaction on customer loyalty towards commercial banks in Nekemte Town.

To find out the effect of communication on customer loyalty towards Nekemte Town commercial Banks.

1.5. Research Hypothesis

In line with the above objectives the following hypotheses

was developed. In order to intending to check causation;

Ha1: Trust has statistically significant effect on customer loyalty to the study area.

Ha2: Empathy has statistically significant effect on customer to the study area.

Ha3: Customer satisfaction has statistically significant effect on customer loyalty

Ha4: Communication has statistically significant effect on customer loyalty

2. Review of the Related Literature

2.1. Conceptualization of Customer Relationship Marketing

In the last decade of the 20th century, relationship marketing was considered as the main idea of marketing strategy planning in industrial marketing and consumer marketing. Relationship marketing refers to all marketing activities aimed at establishing, developing and maintaining successful relationship exchanges [38]. After a thorough review of the 26 definitions of relationship marketing, Harker came up with the following description: Over time, participate in the proactive creation, development, and maintenance of profitable engagements, interactions, and exchanges with selected customers (partners). Organizations engaged in relationship marketing" [40, 41].

According to Groenroos, relationship marketing consists of identifying and establishing, maintaining and strengthening and, when necessary, terminating relationships with clients and other stakeholders in order to obtain profits in order to meet the objectives of all the parts. This is done by mutual agreement, exchange and fulfillment of promises [9]. The American Marketing Association (AMA) definition of relationship marketing reflects these principles: "Relationship marketing is a type of marketing that aims to develop and manage long-term, trusting relationships with customers, suppliers, and everyone else in the market place". Relationship marketing like Gilinia has four basic values first; relationship marketing activities are not concentrated in a dedicated department.

First, relationship marketing activities are not concentrated in a dedicated department. This means that there must be a company-wide marketing orientation. Second, relationship marketing emphasizes long-term cooperation, so companies must treat suppliers and customers as partners, with the goal of creating common value. This relationship must be meaningful to all participants in order to maintain a long-term relationship with all parties. Third, all parties must bear responsibilities. The relationship must also be interactive, meaning that customers can initiate product improvements or innovations [43]. Fourth, customers must be viewed as persons and the task of providers is to create value for customers [44]. Relationship marketing is a viable way for banks to establish unique long-term relationships with their customers [45]. Relationship marketing activities are

essential in the banking industry; for example, to remain successful in business, banks must invest in long-term relationship marketing infrastructure to support a customer-oriented approach [46].

Scholars have listed key virtues that have been theorized in the relationship marketing literature, such as trust [47-49], empathy [50], satisfaction [51-53]; and sharing of secret communication or exchange [54]; according to the literature, it is assumed that customer relationship marketing is a one-dimensional structure composed of four pillars (ie, trust, empathy, satisfaction, and communication), and they have been linked in this study to customer loyalty. Previous research and literatures have proposed a variety of methods for measuring service quality. A well-known service quality measurement model is SERVQUAL developed by Parasuraman et al. (1988), who measures the difference between customer expectations and perceptions or dimensions. Some of them are: trust, mutual understanding, satisfy customers and form communication, as well. The research variables used in this study discussed in the next section.

2.1.1. Trust

Trust is defined as a belief or conviction about the other party's intentions within the relationship [58]. Trust, which exists when one party has confidence in an exchange partner's reliability and integrity," is a central component in all relational exchanges [59]. Trust is defined as a belief or conviction about the other party's intentions within the relationship. In the context of relationship marketing, trust is defined as the dimension of a business relationship that determines the level to which each party feels they can rely on the integrity of the promise offered by the other [60]. The concept generalized trust as existing when one party has confidence in an existing partner's reliability and integrity [59].

Ha1: Trust has statistically significant effect on customer loyalty

2.1.2. Empathy

This is another key element of relationship marketing that can be defined as the ability to understand, share and have another person's feeling in a relational situation. Empathy is the ability to see a situation from another person's perspective [61]. It is defined as seeking to understand somebody else desires and goals. It involves the ability of individual parties to view the situation from the other party's perspective in a truly cognitive sense [62].

Ha2: Empathy has statistically significant effect on customer loyalty

2.1.3. Customer Satisfaction

According to Berman,& Evans customer satisfaction occurs when customers expectation have been met or exceeded by the firm in terms of value and customer service provided. Customer satisfaction is influenced by expectations, perceived service and perceived quality. Expectations

influence total satisfaction when the customer evaluates a product or service [63].

Ha3: Customer satisfaction has statistically significant effect on customer loyalty

2.1.4. Communication

Communication is defined as a formal as well as informal exchanging and sharing of meaningful and timely information between customers and service providers [25]. Communication is transmitting of message or information, through different methods, from the firm to customers and vice versa [64]. Such an interaction is reflected in the feelings of familiarity and friendship, personal knowledge, and the use of the client's family name and/or first name on the sales spot [65].

Ha4: Communication has statistically significant effect on customer loyalty

2.1.5. Customer Loyalty

Customer loyalty is defined as a constant and positive attitude towards an object such as brand or organizations [66]. It is also a deeply held commitment to re-buy or re patronizes a preferred product/service consistently in the future [67]. A loyal customer is someone who has a positive attitude towards the organization, repeatedly purchases from it and intentionally recommends it to others through positive word-of-mouth [68].

2.2. Empirical Review

Most of the researches conducted on Relationship marketing are based on evidence from majority of prior empirical studies that are done by various researchers. Here, in this section a certain empirical findings on the effect of relationship marketing conducted by different authors are reviewed.

Table 1. Summary of Empirical Findings.

Authors	Title	Significant Finding
Faraj Aldaihani, Faraj Mazyed and Ali, Noor Azman (2019)	Impact Of Relationship Marketing On Customers Loyalty Of Islamic Banks In The State Of Kuwait	The results show that the dimensions of relationship marketing (trust, communication, commitment, competition, and cooperation) have a significant statistical impact on the loyalty of the Islamic Bank of Kuwait.
Ali Raza I and Zia Rehman (2012)	Impact of relationship marketing tactics on relationship quality and customer loyalty: A case study of telecom sector of Pakistan	This research aims to investigate the relationship between these marketing strategies and customer trust and satisfaction and ultimately improve customer loyalty in the Pakistani telecommunications industry.
Kiyak, D., Medvedeva, A., & Pranckevičiūtė, L. (2021)	Relationship Marketing Dimension Expression In Klaipėda Health Care Institutions	The study investigates the following main dimensions of relationship marketing: trust, commitment, interdependence, reciprocity, cooperation, power, communication, satisfaction, value, justice, and empathy. Allegedly, the direct impact on consumer loyalty in the healthcare market is trust, commitment and satisfaction
Edwin Theron, Nic S. Terblanche 2010	Dimensions of Relationship Marketing in Business-to-Business Financial Services	The present research is proposed to study the development of the activity of banking strategies and customer loyalty introduced in banks to enable them to optimize the quality of communication and satisfaction while generating more profits and trust.
Laith Alrubaiee & Nahla Al-Nazer (2010)	Investigate the Impact of Relationship Marketing Orientation on Customer Loyalty: The Customer's Perspective (Trust, commitment, communication, satisfaction, and cooperation)	Results confirm that the five dimensions scale (Bonding, trust, communication, satisfaction and commitment) possess adequate reliability and internal consistency as well as convergent validity
Rashid, Tahir (2003)	Relationship marketing: case studies of personal experiences of eating out, case studies Search subject for case studies, consumers (people), eating out, marketing, restaurants	Nine dimensions central to making RM successful are assessed. These are: trust, commitment, social bonding, empathy, experiences, and fulfillment of promise, customer satisfaction, internal relationship marketing, and communication.
Ruben et al.(2007)	Service quality, relationship satisfaction, trust, commitment and business-to-business loyalty	The role of trust and commitment and satisfaction development is of strategic importance as they are both directly associated with the creation of a relational atmosphere of high relationship quality influencing directly behavioral intentions
Leverin, A. and Liljander, V. (2006)	Reframing relationship marketing for consumer markets	Most common constructs of relationship marketing are customer satisfaction, service quality, commitment, and trust.
Balarabe Abubakar Jakada and Musa Gambo Kasuwar Kuka (2014)	Relationship marketing and its impact on customer loyalty in service industry	The review shows that the variables have a significant impact on customer loyalty. Therefore, it concluded is that customer loyalty can be created, strengthened and retained through marketing programs that aim to build trust, demonstrate commitment to quality and service delivery, communicate with customers in a timely manner, reliable and proactive and manage conflicts effectively.
Ogbechi, Adigwe Daniel, Okafor, Linus Izediuno & Orukotan, Caleb I. (2018)	Effect of Relationship Marketing on Customer Retention and Loyalty in the Money Deposit Bank Industry in Nigeria.	Results show that the variables are significant and have positive impact on both customer retention and loyalty in relation to customer relationship marketing in the MDBs industry. It also revealed that customer satisfaction, retention and trust influences customers loyalty in the market. Thus, it is necessary for MDBs to make their service delivery more effective to reduce dissonance and optimized their relationship with the existing clients through quick responds, politeness and favorably attention to customer's complaints

2.3. Research Conceptual Model

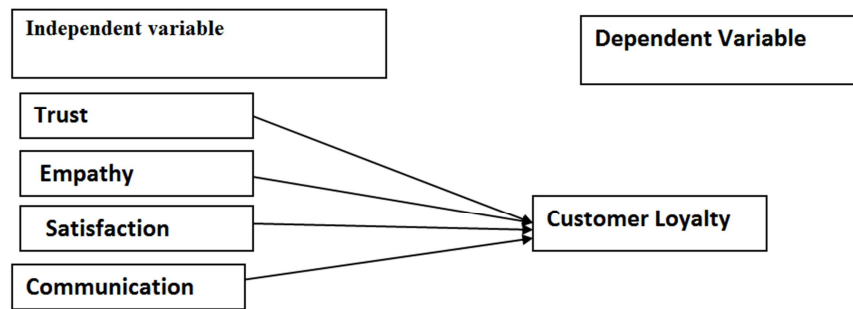


Figure 1. Conceptual Framework.

The conceptual model described in Figure 1 is based on a combination of the two models proposed by Morgan, Hunt & Blog and Anderson and Narus in previous studies, and has been modified. It emphasizes the influence of the customer relationship marketing base on customer loyalty [55-57].

3. Material and Methods

The target population of this study was bank customers & employee in Nekemte town (located in Western part of Ethiopia). Banks of Nekemte consist of 3 public banks and 11 private banks. Therefore, the number of bank branches was considered in sampling method. Hence, stratified random sampling method was used in this study for selecting banks.

Research Design; The study used explanatory research design starting with a quantitative survey study and then followed up with quantitative study to best understand the research problem. As the objective was to investigate the cause and effect relationship between variables, explanatory research was used [69].

The study used CRM for the Effectiveness of making customers loyal by considering predictors of four CRM dimensions (Trust, Empathy Customer Satisfaction and Communication) on Customer Loyalty. The source of data for the study comprises dominantly primary data was also used. Primary data from bank customers and employee using self-developed questionnaire and to calculate sample size the following formula was used

$$n = \frac{(1.96^2 * .5 * .5)}{0.05^2} = 384.16 \cong 384$$

And according to it, 384 bank customers were selected.

Sample Size Determination Method: As Cited ByZelalem (2005) The Sample Size Determination Method Developed by Carvalho (1984) is presented in Table Below.

Table 2. Carvalho's Sample Size Determination Method.

Population size	Small	Medium	Large
51-90	5	13	20
91-150	8	20	32
151-280	13	32	50
281-500	20	50	80
501-1,200	32	80	125

Population size	Small	Medium	Large
1; 201-3,200	50	125	200
3,201-10,000	80	200	315
10001-35,000	125	315	500
32,000-150,000	200	500	800

(Source: Zelalem, 2005)

Data Source and Collection Methods: Data Analysis Method: the purpose of the study was to determine the Effect of Customer Relationship Marketing in the context of Trust, Empathy, Satisfaction and Communication on Customer Loyalty in Banking Industry in Ethiopia (Case Study: Commercial Banks in Nekemte Town).

So, the data in this Study Were analyzed to determine if causality can be inferred from the Relationship between the Independent Variable (The four Dimensions of CRM) and the Dependent Variable (Customer Loyalty). And accordingly to analyze the gathered data, The Researcher was used SPSS Statistical Software Packages Version. 24. And other Statistical Methods Which help to Analysis the four Dimensions of the CRM.

Dimensions with Each Respective Attribute.

The values assigned for Likert scale were 1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, and 5=Strongly Agree.

A good regression model must not have a strong correlation among its independent variables or must not have a multicollinearity problem and that the value of variance inflation factor (VIF) must have a value between 1 and 10 and the tolerance level should be more than 0.2. Value ranges from 1.04 to 1.90. Tolerance value ranges within the value of.525-.949.

The assumption of homoscedasticity (literally, samevariance) is central to linear regression models. Homoscedasticity describes a situation in which the error term (that is, the "noise" or random disturbance in the relationship between the independent variables and the dependent variable) is the same across all values of the independent variables. Heteroscedasticity (the violation of homoscedasticity) is present when the size of the error term differs across values of an independent variable. The impact of violating the assumption of homoscedasticity is a matter of degree, increasing as heteroscedasticity increases. By using SPSS 24 version software through regression analysis by putting all residuals (ZRESID) on the Y-axis and the predictive values (ZPRED) on the X-axis the

graph below was generated. By applying the loess line the line was drawn in the mid of the data. distribution of the data was shown below in figure 2 and the loess

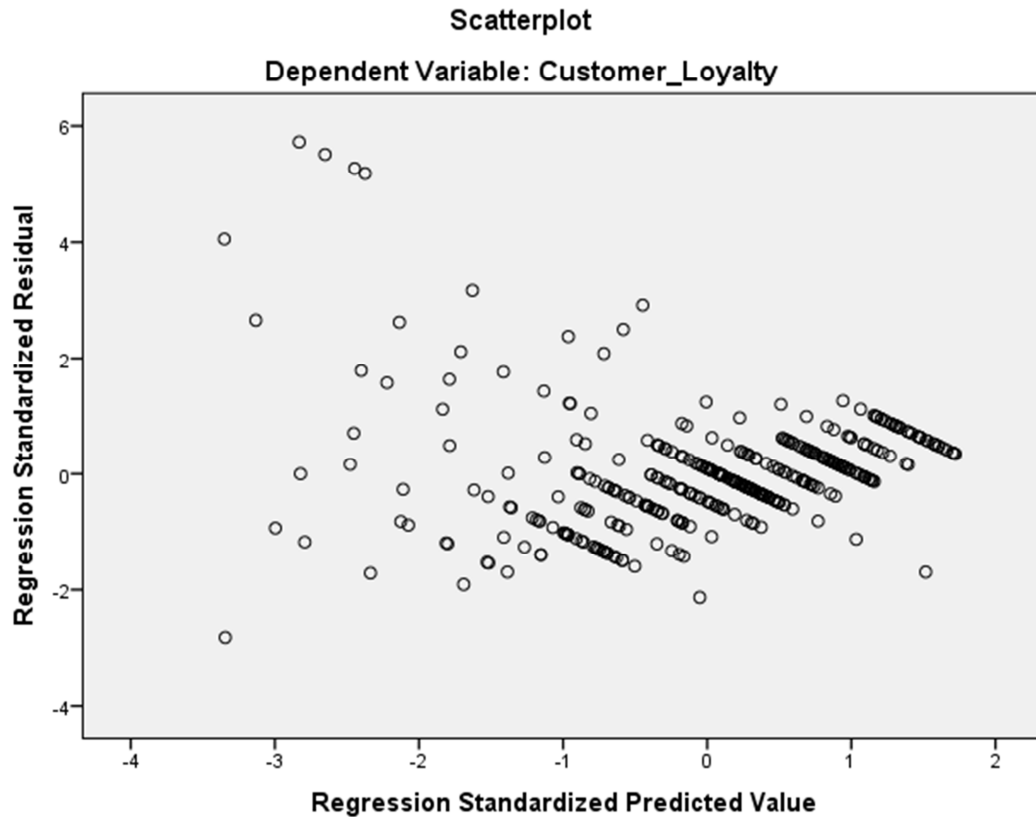


Figure 2. Scatter plot.

Hence, according to the above figure 2 it comes across that do not violate the assumption of homoscedasticity.

4. Results and Discussion

4.1. General Demographic Variables

This section presents the description for the characteristics of the target population gives some basic information about

the sample population involved in this study. From the data collected and tabulated, the following significant characteristics of the respondents have been discussed; gender, age, education qualification, monthly income, position held, marital status, occupation, length of time the respondents uses the banks services and which bank the respondents currently using were explained.

Table 3. Demographic Profile of the Respondents.

S. No	Variables	Classification of Variables	Frequency	Percentage (%)
1	Gender	Male	264	70.4
		Female	111	29.6
Total			375	100.0
2	Age	Less than 18	6	1.6
		18-29	199	53.1
		30-45	141	37.6
		46-60	28	7.5
		Above 60	1	.3
Total			375	100.0
3	Education levels	Primary school completed	36	9.6
		Secondary school completed	42	11.2
		Certificate	44	11.7
		Diploma	89	23.7
		Degree and Above	150	40.0
		Other	14	3.7
Total			375	100.0

S. No	Variables	Classification of Variables	Frequency	Percentage (%)
4	Monthly Income	Less than 3,000	135	36.0
		3,001-8,000	176	46.9
		8,001-13,000	46	12.3
		13,001-18,000	18	4.8
Total			375	100.0
5	Position Held	Customer Service officer	4	1.1
		Customer service managers	4	1.1
		Branch manager	2	.5
		Accountant	6	1.6
		Cash chief	4	1.1
Total			375	100.0
6	Marital Status	Single	217	57.9
		Married	144	38.4
		Divorced	8	2.1
		Widowed	6	1.6
Total			375	100.0
7	Occupation	Run own business	101	26.9
		Government employed	140	37.3
		Private employed	106	28.3
		Non-employed	28	7.5
Total			375	100.0
8	Bank experience	Less than 1 year	126	33.6
		1-5	236	62.9
		6-10	12	3.2
		11-15	1	.3
Total			375	100.0
9	Currently used bank	Cooperative Bank of Oromia	91	24.3
		Commercial Bank Ethiopia	175	46.7
		Awash International Bank	109	29.1
Total			375	100.0

Table 3 shows the demographic profiles of the respondents. As it is shown 70.4 percent were male and 29.6 percent were female. Age distribution shows that 53.1 percent were between 18-29. Also about 40 percent of respondents had a degree holder. With regarding to the backgrounds of the respondents income 46.9 percent of respondent earns 3,001-8,000 ETB and as well as considering the marital status of the respondent the majority were single unmarried which accounts 57.9. As indicated the result regarding to position held by the respondents were Accountant which accounts 1.6% followed by Customer service manager & Customer service 1.1% equally shared. Occupational status and which bank the respondents were currently using; accountant (1.6%), Government sector (36.8%), Information on the respondents' service usage experience based on the number of years they

have been with the particular bank show that 62.9 percent have been with the bank for 1-5 years & followed by, 33.6 percent between less than 1 year. And the majority of the respondents were customers of Commercial bank of Ethiopia 46.7%, followed by Awash International Bank 29.1% and Cooperative Bank of Oromia which accounts 24.3% respectively.

4.2. Descriptive Analysis

The descriptive analysis deals with the independent variables such as: effect of Trust, Empathy, Satisfaction and Communication and the dependent variables Customer Loyalty.

Table 4. Descriptive Statistics for Trust construct N=375.

Item	Mean	Std. Deviation
The bank is concerned with the security of my transaction	4.26	.82
Employee of the bank show respect to customers	4.21	.92
The bank fulfills its obligation to my requirements	4.32	.84
My bank is always honest to me	4.33	.83
The employees of the bank are concerned for my wellbeing in my stay with them	4.20	.86
I have trust on bank services offered to me	4.24	.86
Grand mean/standard deviation	4.3	0.86

Source; Own survey Data 2021

The study sought to analyze the relationship between trust strategy and customer loyalty. The mean and the standard deviation scores have been computed for all six sub constructs of trust dimensions. As shown in table 4 above, the

average scores of the trust construct of all items are between 4.33 and 4.21, and the standard deviations are 0.92 and 0.86 respectively, which indicates that the magnitude of these trust construct have a high degree of influence on customer loyalty

and it was higher for the item is always honest the mean score of 4.33; and similarly it is high for fulfills its obligation to my requirements with the mean score of 4.32. This result implies that the majority bank customers' responses to the subconstructs indicate the construct was influencing the

customer loyalty based on the respondent's response. And the standard deviation

Indicates that, the degree of no variation among the respondents' response.

Table 5. Descriptive Statistics of Empathy construct N=375.

Items	Mean	Std. Deviation
Bank employees give individualized attention to me when required	4.05	1.08
Employees of the bank deal with me in order to create mutual understanding	4.22	.99
Bank employees have the my best interest at their heart	4.20	.99
The bank Employees understand my specific needs	4.27	.87
The bank employees offer personalized services to meet my needs	4.25	.98
The courteousness of frontline employees are good to satisfy the my requirements	4.13	1.07
Grand mean/standard deviation	4.2	0.99

Source: Own Survey Data, (2021)

The study sought to analyze the relationship between Empathy strategy and customer loyalty. The mean and the standard deviation scores have been computed for all six sub constructs of empathy dimensions. As shown in table 5 above, the average scores of the empathy construct of all items are between 4.27 and 4.25, and the standard deviations are 0.87 and 0.9 respectively, which indicates that the magnitude of these empathy construct have a high degree of influence on

customer loyalty and it was higher for the item is employees understand specific needs the mean score of 4.27; and similarly it is high for employees offer personalized services to meet my needs of 4.25. This result implies that the majority bank customers' responses to empathy sub constructs indicate that, there is no much more difference among the respondents response.

Table 6. Descriptive Statistics of Customer Satisfaction construct N=375.

Items	Mean	Std. Deviation
I am satisfied with the performance of the bank employee	4.15	.82
I am satisfied with accessibility of the bank services	4.26	.84
I am satisfied with employees' competence in producing the required service	3.61	1.10
I am satisfied with the overall quality of the service offered by my bank	3.65	1.07
Grand mean/standard deviation	3.91	0.95

Source: Own Survey Data, (2021)

The study sought to analyze the relationship between customer satisfaction strategy and customer loyalty. This means that the respondents feeling towards the given four dimensions of customer satisfaction rating items almost 'agree'. That all of the statements revealed the respondents response of above average and the overall mean score value for the entire four items was computed to be 3.91. The

standard deviation result of all items under customer satisfaction indicates that it is 0.95. This indicates that the lower the standard deviation the lower variation in the respondents response. This confirms that there is no great variation within the respondent's response and it practiced by the bank in well manner.

Table 7. Descriptive statistics for Communication construct N=375.

Item	Mean	Std. Deviation
The bank provides timely and trustworthy information.	3.91	1.09
The bank clearly communicates its customers about the bank policy, customers' right and responsibility	3.89	1.05
The bank provides information when there is new banking service.	3.94	1.05
The bank provides accurate and reliable information	3.92	1.01
My bank provides information on my transactions to the extent I need to be informed.	3.85	1.09
The company's employee always help me by providing the required information	3.94	1.04
Grand mean/standard deviation	3.90	1.05

Source; Own Survey Data, (2021)

As indicated in table 7 above, the mean and the standard deviation scores have been computed for all the six sub constructs of the communication dimensions. As shown in table above, the mean scores of the communication for the

entire six sub-constructs ranged from 3.94 to 3.85 respectively. The result which shows that, the magnitude of this communication constructs effect on customer loyalty is high for the respondents' response regarding to

communication. The finding suggests that the narrow response variation. standard deviation. Thus, there was no more respondent's

Table 8. Descriptive Statistics of customer Loyalty construct N=375.

Items	Mean	Std. Deviation
I will keep on using the services of the Bank for the future.	4.10	.96
I will recommend other people to use the services of my current bank.	4.01	.97
I consider the bank as first choice among other bank in the area	3.91	.99
I speak positive about the bank for others	3.86	1.00
Grand mean/standard deviation	3.97	0.98

Source; Own Survey Data, (2021)

From the above four items of Customer Loyalty the dependent variable shown on table 8. The mean and standard deviation scores of five items of the customer loyalty dimension were calculated; as shown in table 8 above, the mean of respondent's response scores for customer loyalty in the five sub-constructs range from 4.10 to 3.86. This shows that consumers' reactions to loyal to a banks are more influential than other constructs, with a mean score of 4.10, while items related to distributing positive word of mouth about the bank for others . And also have a greater impact like other items in the list, with a mean score of 3.86. Therefore the listed CRM dimensions have an influence on customer loyalty and it is a pressing issue in the organizations as the respondents given suggestion.

4.3. Correlation Analysis

Contrary to the descriptive analysis of the first part of the previous analysis, the second part contains some questions on a five-point Likert scale under each base of customer relationship marketing, which affects the "loyalty" of customers. Correlation and regression analysis methods were used to analyze the relationship between the independent variable customer relationship marketing (trust, empathy, customer satisfaction and communication) and customer loyalty, as well as the relationship between the dependent variable.

Table 9. Correlations Result of the Variables N=375.

S. N						Mean	Std. Deviation
	1	2	3	4	5		
	TR	EM	CS	CO	CL		
1 Trust	Pearson Correlation	1				4.23	.516
2 Empathy	Pearson Correlation	.078	1			4.18	.585
3 Customer Satisfaction	Pearson Correlation	.217**	.187**	1		3.80	.837
4 Communication	Pearson Correlation	.184**	.163**	.679**	1	3.89	.768
5 Customer Loyalty	Pearson Correlation	.316**	.222**	.743**	.551**	1	.675

** . Correlation is significant at the 0.01 level (2-tailed).

As shown in Table 9 above, the results of the correlation analysis found that there is a positive correlation between all the independent variables and the dependent variables. The study finding revealed that Customer Loyalty and Customer satisfaction as well as Communication had positively strong correlated, with the value of $r = 0.743$ and, $r = 0.551$ respectively and consequently, there is a moderate correlation between customer loyalty and trust construct, with the value of $r = 0.316$, and weak correlation between empathy with $r = 0.222$ which is statistically significant at the 0.05 level (Sig. (2- tailed) = 0.000)). Therefore, it could be concluded that all the independent variables used in the study were positively correlated with each other and statistically significant at ($P < 0.000$). With the dependent variable.

4.4. Multiple Regression Analysis

Regression analysis is a statistical measure that attempts to determine the strength (effect) of the relationship between one dependent variable and a series of other changing variables (Known as independent variables). The variable we want to predict is called the dependent variable (or sometimes, the outcome, target or criterion variable). The variables we are using to predict the value of the dependent variable are called the independent variables (or sometimes, the predictor, explanatory or repressor variables). Multiple regression, also allows you to determine the overall fit (variance explained) of the model and the relative contribution of each of the predictors to the total variance explained.

Table 10. Model Summary.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.765 ^a	.585	.581	.43741	.585	130.293	4	369	.000	2.006

The results of the regression analysis summarized in Table 10 show that, value of the multiple correlation coefficient of the independent and the dependent variable is the value of $r = 0.765$, indicating a strong correlation. The R-squared of the coefficient determination, that is, the square of the correlation coefficient (R^2) is the value of $r = 0.585$, which indicates that 58.5% of the changes in customer loyalty of the banks are

caused by this affected by those variables according to the investigation, and the remaining 41.5% is due to other variables not included in this investigation. The adjusted R-squared is the change explained by the combined effect of the regression of customer loyalty on the segregated account (58.1%).

Table 11. ANOVA Result.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	99.715	4	24.929	130.518	.000 ^b
	Residual	70.600	369	.191		
	Total	170.316	373			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Empathy, Trust, Communication, Customer Satisfaction

As indicated in the table 11 above, presents the ANOVA it indicates the general significance of the model. As p is less than 0.05, the model is significant. from the estimated total observation 170.316 wanted to be explained by the regression model; 99.715 with the mean square 24.929 was explained and the remaining 70.60 with mean square of 0.191 of the total estimated observation was error or not explained by the regression model. According to Table 11 above, the independent variable significantly predicts the dependent variable Thus, the combination of the variables significantly predicts the dependent variable

($F=24.929/0.191= 130.518$; $p < 0.05$).

Which is statistically significant at $P < 0.05$ because the value in the column labeled (signal less than <0.05) or the significance value is 0.000, which is less than 0.05. This means that the probability of these results occurring by chance is less than 0.05, indicating that the model is suitable for study. This means that the combination of independent variables (Trust, Empathy, Customer satisfaction and Communication) significantly predicts Customer Loyalty and, at the same time, has an impact on Customer loyalty of the banks.

Table 12. The Coefficient Results of the variable.

Model	Un standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.492	.246		2.000	.046
Trust	.205	.045	.156	4.546	.000
Communication	.062	.040	.070	1.532	.012
Customer Satisfaction	.522	.037	.647	13.977	.000
Empathy	.089	.039	.077	2.260	.024

a. Dependent Variable: Customer Loyalty

Accordingly to the above table 12 the regression coefficients (Beta Coefficients) between the independent variables and dependent variables (customer loyalty) all of the variables have positive beta values. B-values tell us about the relationship between CRM dimensions on customer loyalty. If the value is positive there is a positive effect between the predictor and the outcome, whereas a negative coefficient represents a negative effect.

Besides, the correlation coefficient above table shows that one unit change in trust will cause 0.156 times change in customer loyalty, one unit change in Communication will cause 0.07 times change in customer loyalty. One unit change in Customer satisfaction will cause (0.647) times change in customer loyalty. One unit change in Empathy will cause (0.077) time change in customer loyalty. This shows that customer relationship marketing (Trust, Empathy, communication, customer satisfaction and empathy) have the most significantly on influence customer loyalty. Finally, the

research results show that customer satisfaction has the greatest influence on customer loyalty for bank users, and communication has the least influence on customer loyalty.

Based on the regression equation; the statistical results are shown below:

$$Y = \beta_0 + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + + \epsilon_i$$

$$CL = .246 + .156TR + .07Com + .647Sat + .077Em + \epsilon_i$$

Where,

CL= customer loyalty

TR=Trust

CM=Communication,

EM=Empathy and

CS= Customer Satisfaction are independent variables (explanatory variable/ predictors/

4.5. Summary Hypothesis Testing

Table 13. Hypothesis Testing.

Variables	Beta-Value	P value	Result
Ha1: Trust has statistically significant effect on customer loyalty	.156	P< 0.05	Failed to Reject
Ha2: Empathy has statistically significant effect on customer loyalty	.077	P< 0.05	Failed to Reject
Ha3: satisfaction has statistically significant effect on customer loyalty	.647	P< 0.05	Failed to Reject
Ha4: Communication has statistically significant effect on customer loyalty in	.070	P < 0.05	Failed to Reject

Source Own Survey 2021

Ha1: Trust has statistically significant effect on customer loyalty with p-value <0.05 Failed Reject.

Ha2: Empathy has statistically significant effect on customer loyalty with p-value <0.05 Failed to Reject

Ha3: Customer satisfaction has statistically significant effect on customer loyalty p-value <0.05 Failed to Reject

Ha4: Communication has statistically significant effect on customer loyalty p-value< 0.05 failed to Reject.

5. Summary, Conclusion and Recommendation

5.1. Summary of Findings

The main purpose of this study was to examine the impact of trust, empathy, satisfaction and communication on customer loyalty in the banking industry. The main goal of relationship marketing is to build lasting relationships with customers, maintaining a long-term relationship with customers is the first requirement to survive in a competitive environment and generate profits and solve customer problems. The relationship marketing dimensions that were included in this research are trust, empathy, customer satisfaction and communication.

Descriptive result of variables or elements and customer loyalty:

The general demographics of the respondents show that majority of the respondents are male and young people between the ages of 18 and 29, followed by adults between the ages of 30 and 45. In addition, to educational qualification the majority of the respondents were degree holders and above degree holders followed by diploma holders which accounts 53.1% and 23.7% respectively. Regarding to Therefore, majority of the customer were Government employed, their average monthly income, ranges from 3001–8000 ETB birr (46.9%). And also regarding to respondents marital status Majority of the respondents were single, and 57.9% of them were position held by accountants 1.6%. In addition, 69.2% of the Respondent's usage bank experience ranges from 1-5 year. In terms of customers' currently used bank was commercial bank of Ethiopia which accounts 46.7%. The results of the grand descriptive analysis show that the mean score of the predictor variables and customer loyalty were trust 4.3, empathy 4.2, customer satisfaction 3.91, and finally, communication 3.90. Therefore, the researchers' results show that, the effect of trust on customer loyalty is greater than other variables with the highest mean score, while the communication influenced list with the mean score.

Regarding to the Pearson correlation analysis, it can be clearly seen as that the four constructs namely trust, empathy, customer satisfaction, and communication are positively

correlated with customer loyalty.

Trust and customer loyalty have positive relationship, $r=0.31$

Empathy and customer loyalty have positive relationship, $r=0.22$

Customer Satisfaction and customer loyalty have positive relationship, $r= 0.74$

Communication and customer loyalty have positive relationship, $r= 0.55$

Regression analysis result of the study shows that relationship marketing explains customer loyalty. The regression analysis indicated that 58.5% customer loyalty is explained by variables. And all the independent variables are statistically significant.

5.2. Conclusion

Based on previous theories and research conducted in the field of customer relationship marketing and its results, this research can show a clear connection between variables and customer loyalty, which helps to further understand the relationship and interaction between them. The research results partially support the hypothesis that the relationship marketing dimension can improve the quality of the relationship between buyers and sellers, thereby increasing customer loyalty. In this study, the impact of four variables (trust, empathy, customer satisfaction, and communication) on customer loyalty was investigated. According to the results of this research, all elements of customer relationship marketing, trust, empathy, customer satisfaction, and communication have a significant positive impact on customer loyalty.

According to the research results, customer satisfaction is the most important CRM dimension that banks should pay attention to. Empathy and communication are variables that affect customer loyalty, and bank management should consider it. Today, the fact that the power of the market belongs to the customer has been accepted. Therefore, in the fierce market competition, banks must retain customers through relationship marketing and customer orientation.

5.3. Recommendation

More efforts are needed to improve the level of trust by the continuous development of the service offered by the banks. That means the bank should keep their promises, should be

reliable, discharge obligation, and fulfill promises. Generally in order to improve and maintain customer it needs efficient use of resource. Unless, the customer loyalty level decreased and the customers easily switch.

The results of this research can be important evidence for managers dealing with relationship marketing. Help marketers understand the effectiveness of relationship marketing from a consumer's perspective. Based on the survey results and conclusions, the following possible suggestions and recommendations are valuable for banks to improve relationship marketing activities to ensure customer loyalty.

To retain and develop loyal customers, banks should be trustworthy, provide personalized customer service, and resolve communication barriers in a way that eliminates unimportant customer losses and inconvenience.

Banks should develop customer relationship plans to help them build and support positive customer relationships. Since the banks are providing services to customers, it is a must to give high value for good relationship. The relationship with customers can be improved by explaining to employees, especially on the front line, and understanding the value of each customer to the company. With more employees working together to satisfy existing customers, the customer churn rate will decrease and switching costs will increase.

As it is known, customers are the reason for the survival of the banks. So, banks are expected to invest more on attracting new customers and retaining the existed ones.

Banks should recognize the importance of relationship marketing in creating loyal customers and implement appropriately. This study directly focuses on trust, empathy, customer satisfaction and communication and its effect on customer loyalty in banking sector. This research can be further explored by adding more relationship marketing dimensions like value, empathy, cooperation Conflict handling, and others which could influence customer loyalty.

5.4. Limitations and Future Research Directions

Like most of the survey studies, this study also has some limitations. Firstly, the study is limited to only Commercial Bank; so, a larger empirical study would be useful to replicate the results in the banking as well as other services. Since the researcher employs a combination of stratified and convenience sampling technique to select the sample respondents, the final result of the study may not generalize the total population as it doesn't give equal opportunity for the whole population to be selected as a sample. In addition, this research focused on banking services only; so, further research in other sectors may be necessary before generalization can be made on the entire service industry.

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