

Impact Of Relationship Marketing On Customers Loyalty Of Islamic Banks In The State Of Kuwait

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Abstract: This study aimed to investigate the impact of relationship marketing on Customers Loyalty of Islamic banks in the state of Kuwait. Five dimensions of relationship Marketing was included in the study: Trust, Communication, Commitment, Competence, and Cooperation. On the other hand, customer loyalty was measured by two dimensions: Attitudinal Loyalty and Behavioral Loyalty. To achieve the aim of this study, a random simple sampling was applied as a sampling technique. Population of this study was the customers of four Islamic banks in the state of Kuwait, they were provided with 600 questionnaires, (560) responses were valid for test. The researchers used the descriptive and analytical methods. The results indicated that there is a significant statistical impact of relationship marketing dimensions (Trust, Communication, Commitment, Competence, and Cooperation) on Customers Loyalty of Islamic banks in the state of Kuwait. Based on the study results, the researchers recommend managers and decision makers of Islamic banks in Kuwait to be committed to their customers in terms of the needs and desires, and to provide timely services to customer to win their commitment in return.

Keywords: Relationship Marketing, Customers Loyalty, Islamic banks, Kuwait.

1. Introduction

Each organization in the market place is considered as a small part of marketing environment as a whole; usually, marketing analysis, which comprises the firm's identity, mission and goals, is done by the organizations to understand their positions within the competition floor. Marketing analysis as well helps organizations in discovering new opportunities in their interest, avoiding threats that hinder their work, and playing their role to achieve their strategic goals. So, marketing comes as organization's point of friction with the external environment in its impact on customers in terms of persuading them of the products provided by the organization; this definitely will be reflected on building a good image of the organization. Although building organization's good reputation helps in creating a great relevance between relationship marketing and customer loyalty, but it may be affected by customer's satisfaction or dissatisfaction about product offered. Salari (2004) states that relationship marketing refers to the shift in the marketing principles from competition and conflict to mutual cooperation. It's good for organizations to have a main objective which states in creating, developing and maintaining good relationship with customer. Indeed, effective customer relationship management empowers the engagement of customers, suppliers and other key economic partners in company's activities which assures the attraction of new customers and improves organization's profitability; this will also be affecting the process of building such good relationship (Abtin & Pouramiri, 2016).

Nowadays, banking sector has a sophisticated infrastructure in order to cope with this constant changes and growth at a very rapid pace which happened in marketing world, this is due to the tremendous progress in information technology and modern communications' contributions in a unique move. Moreover, increasing the number of competing banks also played a major role in increasing customer needs and changing their desires, so customers' contentment about the services provided and continuity with them for a long time became not as easy as were before. Therefore, the banks should, carefully, select the methods and strategies that may serve their purpose in terms of to meeting or exceeding customers' expectations, attracting and retaining them regardless of the offers provided by the other competing banks. Hence, the concept of the relationships marketing will be enhanced by understanding the importance of studying the marketing environment and customers' new desires as well as selecting the best ways of satisfying them to build a loyal relationship with them, as mentioned before. Therefore, loyalty of customers is considered as one of the most important pillars organizations' success, especially in the light of the strong competition facing organizations in the labor market, customer loyalty is also an important factor helps in different ways at all organizations; for example in improving the financial and competitive performance over the long term, also in reaching their goals and their reasons for existence, which will be reflected on achieving competitive advantage (Al-Hawary, 2013b). Indeed, competitors are not the only impediment to customer retention, unsatisfied customers' needs in terms of quality of the product and ineffective service can also causing losing customer (Al-Hawary, & Metabis, 2013; Churchill & Halpern, 2001). Therefore, the organization should take into their considerations the customer loyalty and how to develop an interactive relationship with customers, because the basis of this relationship is its quality that derived from the quality of the service provided, the way of how to provide this service, and the type of dealing, complaints or inquiry, level of accuracy, how much time does this service take to be provided, level of professionalism in communication (Al-Hawary & Abu-Laimon, 2013; Al-Hawary & Metabis, 2012).

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2. Theoretical framework and hypotheses development

2.1 Relationship Marketing

The concept of relationship marketing has emerged as a result of the changes, developments and technological progress that have taken a place in the field of marketing. The researchers and writers in this field have highlighted this concept and its importance in strengthening the relationship between the organization and its customers. Relationship marketing is one of the latest and most important marketing approaches that support and strengthen such relationship; in this regards, many marketing leaders and researchers agreed on the fact that states losing one customer will cost the organization five times to attract new one, that's why any organization is seeking a long-term relationship and a constant attempt to maintain existing customers rather than seeking new customers. Ndubisi (2007) stated that businesses are increasingly relying on establishing strong relations with its customers not only in terms of better serving and catering them but also in terms of promoting goodwill. The main objective of relationships marketing is to take advantage of

long-term relationships based on cooperation and alliance between the parties that contributes in conflict avoidance and conflict of interest (Al-Nazer, 2009). For that, these days, business organizations are seeking to find new means and strategies to preserve their survival, like strategy of relationship marketing, where banks seek to apply these strategies in order to succeed in satisfying customers' demands, retaining them as long as possible, and attracting new customers in order to raise the marketing value of its products and services, So relationships' marketing will create strengthens and maintains a strong relationship with customers and stakeholders. In light of that, and for achieving this objective, organizations need to satisfy their customers' desires and to provide them with a long term valued products. Consequently, an action must be taken to shed the light on this concept in all its aspects to surround the most important factors that could affect it (Alolayyan et.al, 2018; Murphy et al., 2005). To discuss more about this concept, the table below shows set of most important definitions addressed by number of researchers and professionals in the fields of business and marketing:

Table 1. definitions of relationship marketing

Author	Definition
Varey (2002)	Attract and retain customers in the long term
Berry (1983)	Attract, maintain and strengthen relationships with customer
Liker & Choi (2004)	A set of intangible values that achieve interactive exchange between the customer and the organization
Leverin and Liljander (2006)	a process in attracting, maintaining and improving relationships with important people or that has an influence on the company.
Kotler, Armstrong, Saunders, and Wong (1999)	an effort to create, maintain, and enhance strong relationships with target customers and stakeholders
Kotler & Keller (2006)	Maintain long term relationships with current customers and attract new customers to the organization
Mudie et al, (2006),	a philosophy of doing business, strategic orientation that focuses on keeping and improving current customers rather than acquiring new customers
AL-Sharaia (2010)	An overview of the value of customer based on the organization orientation that aims to build marketing relationships with customer, through the use of interactive marketing of the services and products
Berry (1995)	A Strategy to attract, maintain and enhance relationship with customer".
Nwakanma et al. (2011)	The ability to build an interactive relationships between the organization and its customers, and from the customer's point of view is an opportunity to exchange information about their needs and how to obtain them
Das (2009)	How to retain customer, and make them loyal, and all the ways which can be linked to the developing trust, commitment, cooperation, close communication and relationship quality.

In summation, relationship marketing could be defined as a relation that organizations build, develop and maintain by adopting modern marketing strategies which enhanced better understanding of customers' needs. In other words, it is a relationship based on principles of consultations, dialogues and mutual trust that help organizations to distinguish the quality of their products or services through the processes of effective communication, continuous coordination, commitment and confidence.

2.2 Relationship marketing dimensions

Relationship marketing is a strategy used to build, develop and increase the profitability and efficiency of the organization as well as its long-term relationships with customers in order to obtain many benefits of customer acquisition. Table 2 below shows number of dimensions that measure the relationship marketing used by other researchers.

Table 2. Relationship marketing dimensions

Author	Dimensions
Alrubaiee (2010)	Trust, commitment, communication, satisfaction, and cooperation
Peyman Jesri, Freydon Ahmad and Motreza (2013)	Trust, commitment, communication, dealing with conflict, and competence
Mudassir Husnain and Waheed (2015)	Trust, commitment, communication, dealing with conflict
Kunal Gaurav (2016)	Trust, commitment, communication, focusing on customers

This study identified (trust, communication, competence, commitment and cooperation) as the dimensions of relationship marketing represented as follows:

Trust: The research in the field of management and marketing is concerned with the trust, because it is very important foundation for building marketing relationships between the organization and its customers. This type of relationship is related to many factors such as marketers, brand, and customer trust. Moorman et al., (1993) defined trust as "the desire to rely on one partner for mutual trust". As for Gabler et al. (2014), they defined trust as "the ability of the organization's staff to clarify the service or product procedures provided to the customer through credibility and professionalism". Researchers believe in trustworthy and credible promises exchanged between others where customer feels satisfied with the service or product, and the organization achieves the positive results (Al-Hawary & Harahsheh, 2014; Schurr and Ozzanne, 1985).

Communication: Communication is one of the most important means of exchanging information about a product or service between the customer and marketers. Kotler & Keller (2009) believes that "communication is an activity based on dialogue and interaction between the customer and the organization within the marketing process that extends from production to post". Communication is not intended to achieve the purchase process, but aims to clarify about the quality of service or product and the extent of customer loyalty to them. Communication refers to the ability to provide timely information and reliable (Al-Hawary et.al, 2016; Al-Hawary & Batayneh, 2010). Nowadays there is a new view that considers communication as an interactive dialogue between companies and customers that take place during the pre-sale, sale, consumption and post-consumption phase (Ndubisi et al., 2007). The importance of communication in relationship marketing is that it acts as an effective means of informing the customer about the product or service provided. This process is usually persuasive so that the marketing agent gives incentives and creates an attractive image in the customer's mind, which may lead the customer to buy and deal with the organization that has offered the product (Shimp, 2007). The effectiveness of communication is measured by the extent to which customer response, the amount of interest you may obtain. The measurement and knowledge of the amount of inventory turnover by measuring the change in demand before and after the promotional activity, measuring the volume of sales, the amount of impact achieved by the customer to complete the purchase or dealing with the organization, that is because his conviction in the way he communicated with the marketing (Kotler; 1997).

Competence: Competence is one of the most important resources of organizations. It is through specialization, the customer's orientation is defined, and how to establish successful marketing relationships. The competence factor is a key element in achieving high levels of performance. Ameri & Dutta (2005) define competence as "the use of information, evaluating and then organizing it to be applied by specialists in order to satisfy the needs and desires of their customers and to enhance their loyalty." Competence can be defined as performance that can be observed in the function. It may be defined as a set of Criteria that can be achieved by a worker in a job (Nur Haryani, 2011). The researcher believes that the competence is the full knowledge of the marketing stakeholders in the organization, and that it is an important corner of the relationship marketing, and that the organization, which has distinguished competence win many customers, reflecting on their share of marketing and increase profitability. Organizations are therefore required to pay attention to the area of competence through the recruitment of experts and specialists in the field of work operated by the Organization.

Commitment: The commitment results from the customer's trust in the organization, and the quality of its services and products, and the ease of deal with. This dimension is a result of the customer's trust, good communication relations, and excellence in competence. This makes the customer committed to the frequent purchase of services and products from the organization. Al-Rubaiee & Al-Nazer; (2010) define commitment as "an implicit indicator of continuity in the success of the marketing relationship between the customer and the organization indefinitely." Al-Zoubi (2013) refers to the commitment as "the belief of one of the parties of the interactive relationship that the other party is continuing in this relationship, and that he is doing his best to survive." Huang (2006); Liang and Chen (2008) agree that Customer commitment is a desire to try to maintain a relationship with the service provider. Commitment is a set of factors that promote this kind of relationships, as it is a commitment based on perceived needs (Al-Hawary & Alajmi, 2017; Boehmen, 2007). The importance of the commitment is that it ensures continuous benefit, whether in reducing or increasing value and that the commitment leads to increased sales. In this increase, the organization achieves increased profits. The commitment also indicates that the relationships between the organization and the customer are strong and have a direct impact on both (Silva et al., 2010).

Cooperation: Cooperation can be achieved if the goals are linked to one another (Chenet & Katz, 1998). Tawfiq (2015: 28) points out that the relationship between the customer and the organization is more interactive when it reaches the degree of mutual benefit between the parties of the

relationship. This is due to the advantages and benefits provided by the organization to the customer. This relationship comes as a result of the realization of the importance and the value of continuing to deal, and that there is a common interest between them, and the extent of achieving the interests of each.

2.3 Customer loyalty

The customer's loyalty is recognized as an important focus of the success of many organizations, since the process of winning the customer is one of the processes that face changes in the behavior of customers, and their desire to achieve the quality of service required and identified by the customer (Al-Hawary & Harahsheh, 2014; Al-Hawary & Hussien, 2016; Alshurideh et.al, 2017; Baron, 2003), banks have to pay attention to customer in order to make his loyal,

which contributes directly to the development of companies and their success, and increase profitability. The customer loyalty is one of the main income components of the major organizations. The study of customer loyalty is of great importance in raising the economic level of the organizations. It guides the production method and coordinates between the available resources and the needs. The customer has the right of knowledge, and the right to test. The views of researchers and scholars have varied in the definition of customer loyalty by different professional societies and theories on which the dimensions of loyalty are based, and to take these differences, many definitions have been developed that dealt with the loyalty of customers each took a certain direction. The following is a table showing the definition of loyalty from the point of view of the researchers:

Table 3. Definitions of loyalty

Author	Definition
Brown. & Gaylor (2002)	The deep commitment of the customer to repurchase a product or service in the future whatever external influences and marketing efforts
Duffy (2003)	The process of retaining customers as long as possible
Beerli et al.(2004)	When a buyer purchases a service or product belonging to a particular brand again because they are used to it regardless of the competitive offers offered by other competitors.
Yuping (2007)	Customer's commitment to purchase his preferred products and services from the Service Center in the future

Accordingly, loyalty is the customer's obligation to purchase a product or service from an organization. Loyalty is achieved when the customer reaches the purchase process frequently and regularly and purchases more than one service, and advises others to buy the service, to become a marketing tool for the company to other customers, and the customer has reached the stage of loyalty when the customer buys and, must be available repetition and regularity in Purchase (Chen & Bown, 2001) Customer loyalty is usually the result of a good brand or product, for the reason that the customer understands the quality of the services and the procedures presented to him, this leads to an interactive relationship between the customer and the brand or product (Alolayyan et.al, 2018). The relationship continues to develop the brand's behavior towards the quality, speed and commitment of the brand toward customer (Kallol, 2009).

2.4 Dimensions of customer loyalty

In view of the growing interest in customer loyalty, and the technological development in the service and manufacturing organizations, and the factors that have contributed to enhancing customer awareness, it is necessary to analyze the attitudinal and behavioral dimensions of customers' loyalty. Loyalty is classified into behavioral loyalty or attitudinal loyalty.

Attitudinal loyalty: Hong and Cho (2011) believe that attitudinal loyalty is a part of a genuine attitude or sense of loyalty because the positive attitude of individuals toward the company, it is probably a precondition of their loyal behavior. Rundle-Thiele (2005) defines attitudinal loyalty as "the extent to which the customer is attracted to the product or service, and the extent of his defense and his recommendation to others." Ind (2006) defines it as "the

customer's loyalty to the product, the type of service or the brand based on the price, warranty or after-sale service, indicating that the customer has fully understood the unique advantages of the product, service or brand". The researcher concludes from the previous definitions that attitudinal loyalty is based on the trust of customer with a product, service or brand, and through this trust the customer repeats his dealings. In the business environment, the customer usually favors reliable brands that are characterized by quality of service or performance.

Behavioral loyalty: Behavioral loyalty refers to the quantity of services that a person has purchased or plans to purchase repeatedly and can be identified through purchasing and application behavior. This type of loyalty can be measured based on the purchase share (TaghiPourian & Bakhsh, 2015). Neal (1999) defines behavioral loyalty as a loyalty to a customer's purchase of a trademark, although there are acceptable alternatives. Behavioral loyalty is the purchase of a particular brand by the customer, although there are other alternatives (Abdul Moneim, 2010). Robert and Mike (2008) believe that business can be successfully achieved by behavioral purchase, and then behavioral loyalty is achieved. From the previous definitions, the researcher concludes that behavioral loyalty is the loyalty that results from strong desire and high confidence in the brand of the product, whatever its price.

2.5 Relationship marketing and customer loyalty

Business organizations aim to build good reputation and positive image in the minds of their customers, and through this reputation seek to build long-term customer loyalty, in addition to acquiring new customers, and through a review of the theoretical literature, it was found that there is a direct

relationship between relationship marketing and customer loyalty, as the customer prefers an organization that meets his needs and desires without incurring any burden, and is related to the trust of the customer in the organization, and the quality of the products provided, and the extent of cooperation and excellence in communication with him. Cottrell (1995) points out that trust is important to customer loyalty, where trust in the quality of the product or service, and the presence of competent staff is an advantage of the service quality provided by the organization, especially if the element of commitment is available. Therefore, the organization that applies the relationship marketing is gaining the loyalty of the largest number of customers, and can maintain continuity and obtain a competitive advantage that distinguishes it from other competing organizations. CRM revealed that successful companies are supposed to apply relationship marketing strategies as a competitive advantage to maintain their existing customers, and ensure long-term and stable relationships and seek feedback to improve satisfaction and customer loyalty (Al-Hawary & Aldaihani, 2016; Abtin & Pouramiri, 2016). Ndubisi and Chan (2005) asserted that an organization said customer loyalty can be gained through proper marketing plan by developing trust, by showing committed to the services, making timely dialogue with customer and handling conflict if it arises. A number of empirical studies have indicated the impact of relationship marketing on behavioral loyalty that affects customer retention (Bolton et al., 2000; De Wulf et al., 2001; Verhoef, 2003). In an exploratory study of clothing store managers, examine the relationship between applying of relationship marketing and customer loyalty in the retail market, Too et al. (2001) found that the relationship marketing by increasing customer trust and commitment will enhance client loyalty. In a study aimed at determining the impact of trust and the perceived value on customer loyalty in the Jordanian banking sector, Al-Hadid, Shoutar and Batayneh (2014) found a statistically significant effect of customer trust in the bank and the perceived value of the customer on the customer's loyalty. In a study on the impact of customer satisfaction on the relationship between the dimensions of relationship marketing - trust, commitment, empathy, communication, conflict management, and customer loyalty to build a model for marketing relationships in the Egyptian telecom sector using path analysis, Abu al-Naja (2012) found that there is a difference in the degree of impact of each dimension of relationships marketing on the customer loyalty, where the dimensions are in the following order: trust, communication, commitment, empathy and conflict management. The results of the study also revealed that customer satisfaction as an intermediary variable changed the strength of the relationship between the dimensions of relationships marketing and customer loyalty, and study of Shalabaya (2012), which aims to test the impact of some factors in achieving electronic loyalty that included the quality of the website, Electronic satisfaction and e-trust, the study found an impact of electronic trust in promoting electronic loyalty. Al-Hawary (2013) also noted the impact of quality of service, satisfaction and trust on brand loyalty. Therefore, organizations will not be able to achieve customer loyalty and attract them unless they have marketing plans and strategies to gain customer trust through communication skills, cooperation, accuracy and punctuality, and provide a

field of competence that facilitates the delivery of the idea or problem that revolves in the mind of customer. Based on these findings the following hypothesis is suggested:

H₁: There is a statistically significant effect of Relationships Marketing on Customers Loyalty of Islamic banks in the state of Kuwait.

More specifically:

(H_{1a}): Trust has a significantly positive effect on Customers Loyalty of Islamic banks in the state of Kuwait.

(H_{1b}): Communication has a significantly positive effect on Customers Loyalty of Islamic banks in the state of Kuwait.

(H_{1c}): Competence has a significantly positive effect on Customers Loyalty of Islamic banks in the state of Kuwait.

(H_{1d}): Commitment has a significantly positive effect on Customers Loyalty of Islamic banks in the state of Kuwait.

(H_{1e}): Cooperation has a significantly positive effect on Customers Loyalty of Islamic banks in the state of Kuwait.

3. Research Framework

Based on study hypothesis, the following theoretical framework, shown in Figure 1, was proposed in order to show the relationships among independent and dependent variables.

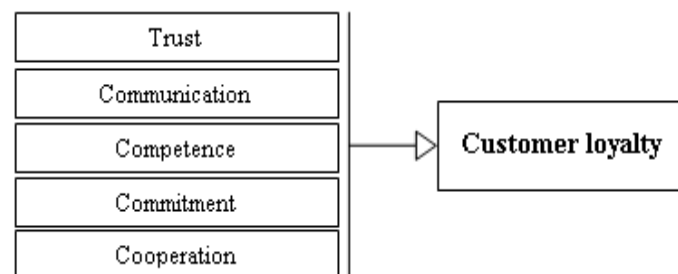


Fig.1. Theoretical Model

4. Methodology

The methodology section of the current research depicts the sample of the study, the measurements, and the statistical analysis to test the validity and reliability of the study tool and to test the study hypotheses employed to test the relationship between variables (Relationship Marketing and Customers Loyalty).

4.1 Study tool

The constructs in this study were developed by using measurement scales adopted from prior studies. Modifications were made to the scale to fit the purpose of the study. All constructs were measured using five-point Likert scales with anchors strongly disagree (= 1) and strongly agree (= 5). All items were positively worded. Relationship Marketing consist of Trust, Communications, competence, commitment, and cooperation, were adapted from previous studies (Peyman et.al, 2013; Mudassir & Waheed, 2015; Kunal, 2016). Customers Loyalty dimensions consist of attitudinal loyalty, and behavioral

loyalty adapted from (Han & Back, 2008; Agustin and Singh 2005; Lin & Wang, 2006).

4.2 Sample

The study population consisted of all of the customers of Islamic banks in the state of Kuwait counted 4 Islamic banks (Al Ahli United Bank (AUB), Kuwait International Bank (KIB), Kuwait Finance House (KFH), Boubyan Bank (BB), Warba Bank (WB) with 180 branches, a random simple sample was selected from the study population, with reference to the sample schedule (Bartlett et al., 2002), a sample of 600 customers were selected to represent the study population, the researchers distributed the questionnaires to the study sample. After reviewing the questionnaires, there are (40) extremely unfit for statistical analysis that had the study sample size (560). The study sample has 392 male responders with a total percentage of 70% and 168 female responders with a total percentage of 30%. Additionally, the biggest set of respondents (231 or 41%) ranged between 30 and less than 40. The smallest group (50 or 10.2%) of respondents was less than 30 years old. Furthermore, the largest group of respondents (405 or 72%) qualified BA, while the minimum group related to PhD employee (7 or 1%), this demographic data is detailed in Table (4).

Table 4. Demographic data results

Description	Variable	Result	Percentage
Gender	Male	392	70%
	Female	168	30%
Age	Less than 30	50	10%
	30- less than 40	231	41%
	40- less than 50	140	25%
	More than 50	139	24%
Qualifications	Diploma and less	117	21%
	BA	405	72%
	Master	31	6%
	PhD	7	1%

4.3 Constructs measurements analysis

The researcher used the Smart Partial Least Square (PLS) software as an analysis method to examine and analyze the data related to each hypothesis. Therefore, the researcher displayed data analysis and tested by applying two phases (Anderson and Garbing, 1988) investigated the content, convergent and discriminant validity of variables, and tested the data related to each hypothesis based in the research model.

4.3.1 Path loadings for proposed model

At first phase, the path loadings for all factors exceed the value of (0.55), and therefore, all factors associated to the research model were corrected and accepted to analysis (Falk and Miller, 1992). Figure two; represents the result of path loadings for all variables related to the proposed model in this paper. Figure 2 contains six variables, (trust, communication, competence, commitment, cooperation, and customer loyalty). Table (5) shows the research variables Factor Loading.

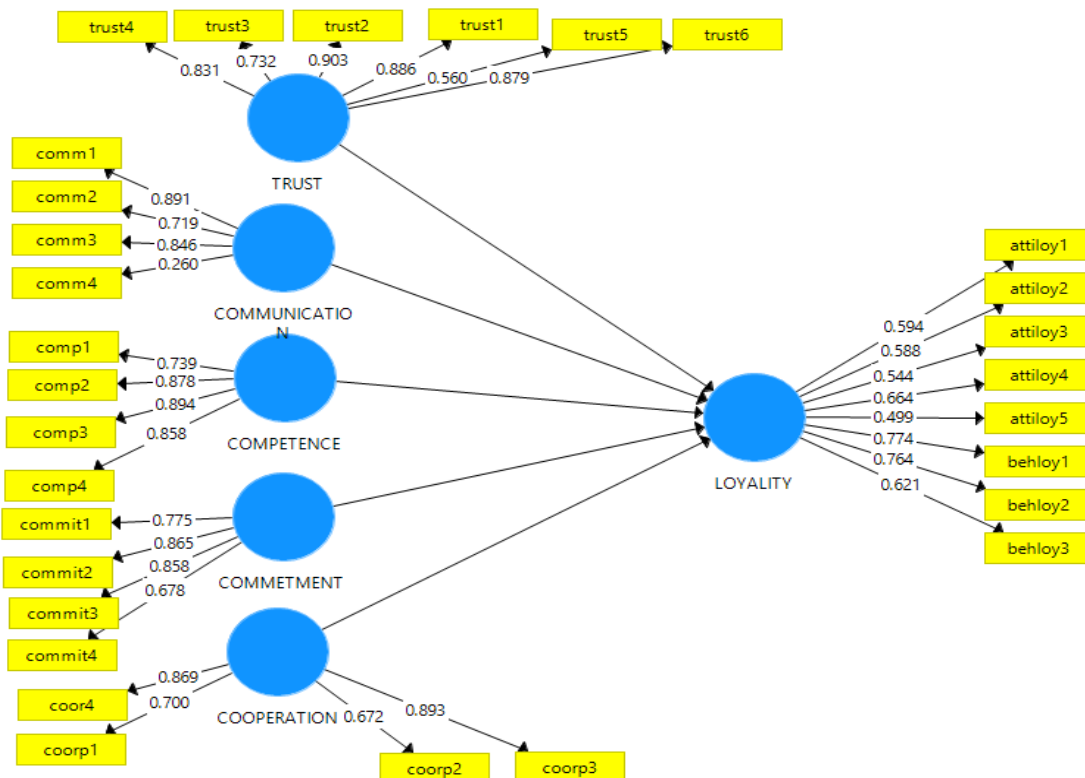


Figure 2. Path loadings for proposed model

Table 5. Constructs measurement of study variables

Variables	Item	Factors loading	Result
Trust	Trust1	0.886	Accept
	Trust2	0.903	Accept
	Trust3	0.732	Accept
	Trust4	0.831	Accept
	Trust5	0.560	Accept
	Trust6	0.879	Accept
Communication	Comm1	0.891	Accept
	Comm2	0.719	Accept
	Comm3	0.846	Accept
	Comm4	0.260	Delete
Competence	Comp1	0.793	Accept
	Comp2	0.878	Accept
	Comp3	0.894	Accept
	Comp4	0.858	Accept
Commitment	Commit1	0.775	Accept
	Commit2	0.865	Accept
	Commit3	0.858	Accept
	Commit4	0.678	Accept
Cooperation	Coopr1	0.700	Accept
	Coopr2	0.672	Accept
	Coopr3	0.893	Accept
	Coopr4	0.869	Accept
Customer loyalty	Attiloy1	0.594	Accept
	Attiloy2	0.588	Accept
	Attiloy3	0.544	Accept
	Attiloy4	0.664	Accept
	Attiloy5	0.499	Delete
	Behloy1	0.774	Accept
	Behloy2	0.764	Accept
Behloy3	0.621	Accept	

Based on the table (5), all item is accepted except communication item (comm 4) and loyalty item (Attiloy 5), they were not accepted because they below 0.55, and all other items are accepted because the standardized path loadings for all indicators were above 0.55, thus they are all significant (Falk and Miller, 1992).

4.3.2 Path loadings for modify model

Communication item (comm4) and loyalty item (Attiloy5) was deleted. The standardized path loadings for all indicators were above 0.55 and thus they are all significant (Falk and Miller, 1992). All path loadings are portrayed (factors analysis result) in the model exists in figure 3.

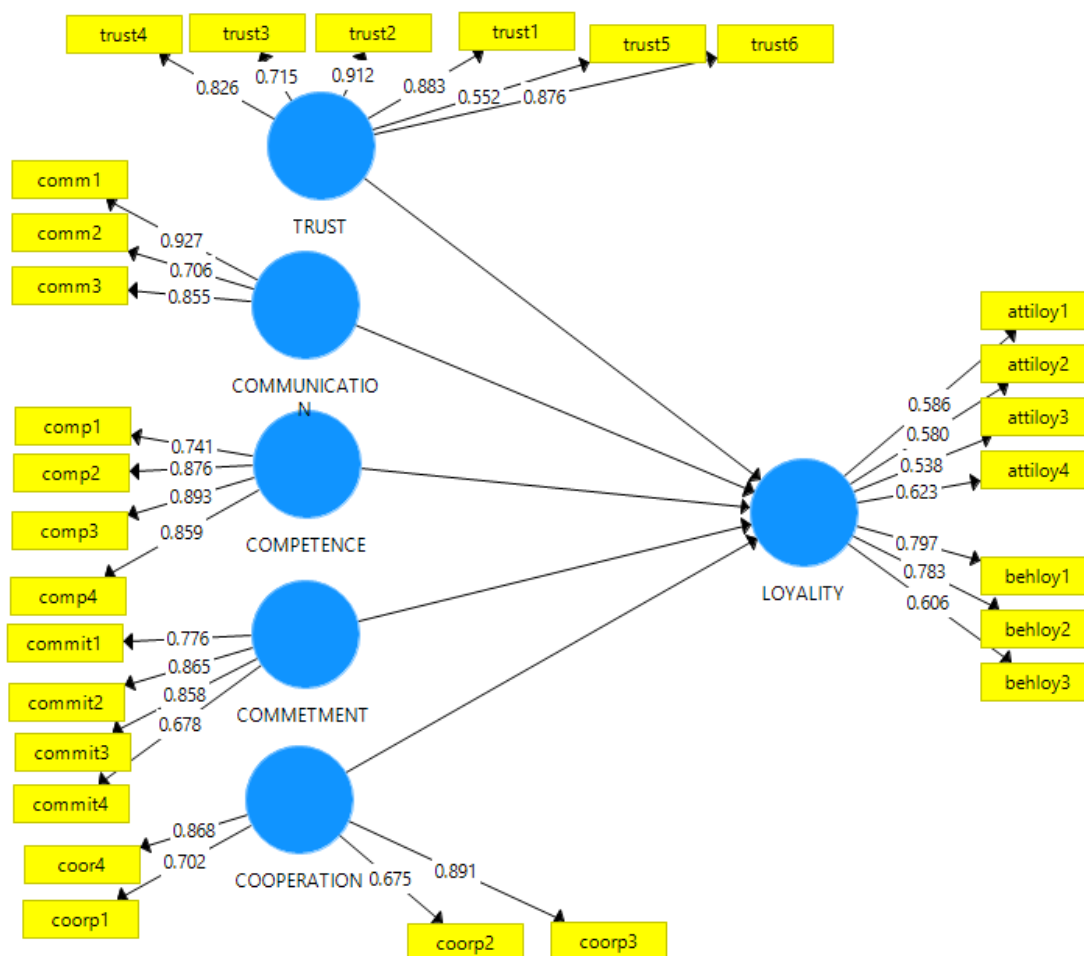


Figure 3. Path loadings for modify model

Based on figure (3), all items are accepted because the standardized path loadings for all indicators were above 0.55 and thus they are all significant (Falk and Miller, 1992).

4.3.3 Reliability and Validity test

Reliability and validity tests are criteria for assessing the accuracy of the study's survey, different Experts have evaluated the questionnaire in order to ensure its validity and to identify vagueness and difficult questions to complete the questionnaire. Based on their comments and notes, some minor modification were made on the items, few items were added, some were deleted and others modified. To achieve the reliability and validity for the items of the questionnaire, table 5 describes the Cronbach Alpha

(CA) result, Composite Reliability (CR) result, and Average Variance Extracted (AVE) result for all model constructs. Internal consistency reliability: Use Cronbach's alpha as the lower bound of the internal consistency reliability, All CA and CR results exceeded the recommended value of 0.65 (Nunnally and Bernstein, 1994), indicating that all variables possessed acceptable reliability. A commonly applied criterion of convergent validity is the AVE (Fornell and Larcker, 1981). An AVE value of 0.50 or more indicates that a construct explains more than half of the variance of its indicators and, thus, demonstrates sufficient convergent validity. All AVEs, presented in Table 5 ranged from value of 0.523 to value of 0.713, therefore, all constructs fulfill the convergent validity.

Table 6. Reliability and Validity results

Constructs	Cronbach Alpha (CA)	Average Variance Extracted (AVE)	Composite Reliability (CR)
Trust	0.904	0.652	0.917
communication	0.850	0.523	0.795
Competence	0.864	0.713	0.908
Commitment	0.813	0.639	0.874
Cooperation	0.815	0.623	0.867
Customer loyalty	0.841	0.607	0.843

4.3.4 Discriminant validity test:

Latent Variable Relationships are calculated to measure the discriminant validity indicates that a construct should share more variance with its measures than it shares with other

constructs in a given model (Fornell and Larcker, 1981). Table 6 shows the results of Latent Variable Correlations (discriminant validity). All constructs exhibited more variance with their indicators than with other constructs.

Table 7. Discriminant validity

	Commitment	Communication	Competence	Cooperation	Trust
Commitment	1.00				
Communication	0.790	1.00			
Competence	0.656	0.746	1.00		
Cooperation	0.577	0.617	0.585	1.00	
Trust	0.408	0.544	0.434	0.602	1.00

Based on table (7), the results imply acceptable discriminant validity, which every correlation coefficient must not exceed the value of 0.8 to ensure the not include multicollinearity between each factors. Correlation coefficient above 0.80 would suggest a problem of multicollinearity (Hair et al., 2006). After testing the measurement model with all the parameters mentioned above, the model can be confirmed reliable and valid.

4.4 Descriptive statistics analysis

Table (7) indicates that customers of Islamic banks in Kuwait evaluate clearly Commitment (with the highest mean scores, i.e. $M = 4.13$, $SD=0.59$) to be the most dominant of relationship marketing, followed by Competence ($M= 4.11$, $SD=0.613$), Cooperation ($M = 3.86$, $SD=0.65$), Communication ($M = 3.68$, $SD=0.733$), and Trust (with the lowest mean scores $M = 3.60$, $SD=0.99$). With regard to loyalty, Attitudinal loyalty (with the highest mean scores, i.e. $M = 3.88$, $SD=0.76$), followed by Behavioral loyalty ($M= 3.54$, $SD=0.95$).

Table 7. Means and standard deviations of Relationship Marketing and customer loyalty

Dimension	Mean	Standard deviation
Relationship marketing	3.88	
Commitment	4.13	0.590
Competence	4.11	0.613
Cooperation	3.86	0.650
Communication	3.68	0.733
Trust	3.60	0.99
Customer loyalty	3.71	
Attitudinal loyalty	3.88	0.760
Behavioral loyalty	3.54	0.950

5. Test of hypothesis

The logical analysis was applied to test proposed model in order to provide a full clarification of the results related to hypotheses by applying the Bootstrapping analysis in smart PLS software. Firstly, the test finds the rate of (T value). The (T value) for this relation was represented in Figure 4.

Depend on Figure (4), the authors presented the rate of (T value) to test the hypothesis related for the five variables of relationship marketing (trust, communication, commitment, competence and cooperation) on customer loyalty . Table 8 displays the value of these results.

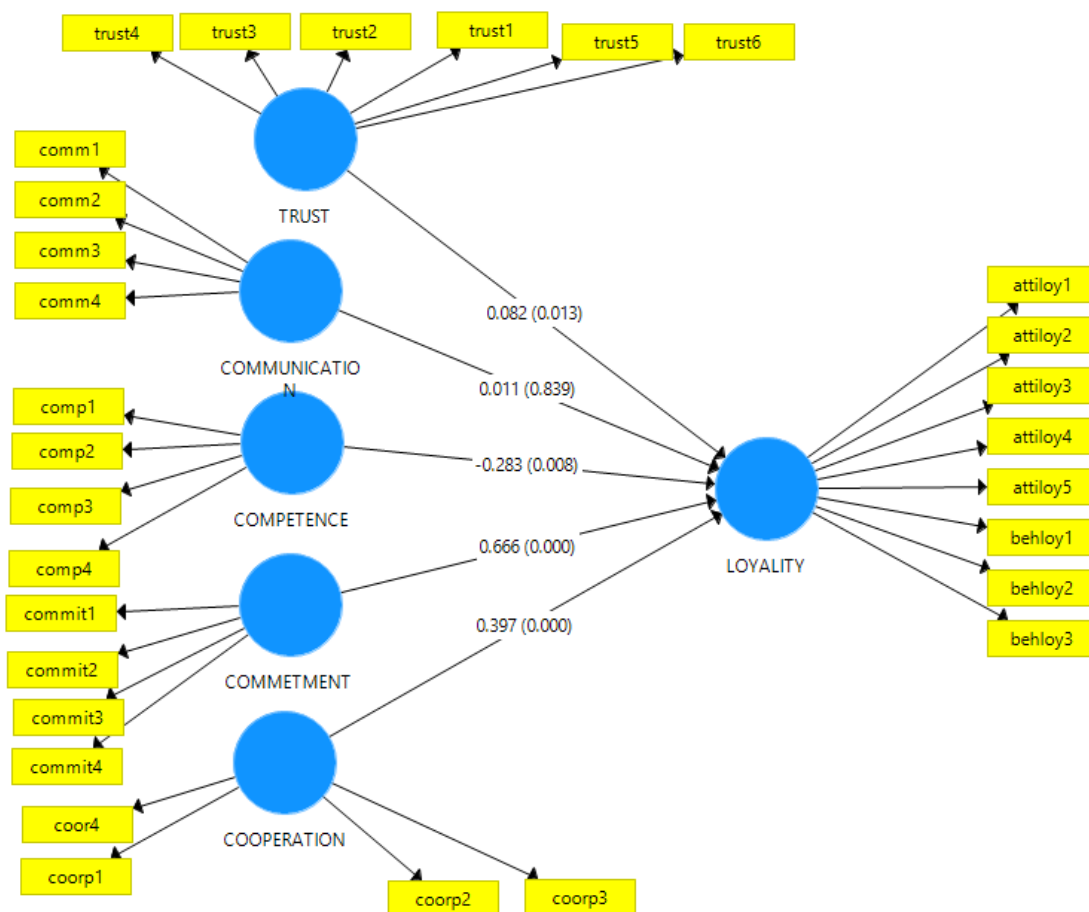


Figure 4. Bootstrapping (T value) for marketing relationships' factors on customer loyalty

Table 8: Test results of relationship marketing on customer loyalty

Relation (direct effect)	T value	Beta value	p-value
Trust	2.487	0.082	0.013
Communication	0.204	0.011	0.839
Competence	2.664	0.283	0.008
Commitment	7.094	0.666	0.000
Cooperation	7.812	0.397	0.000

Table (7) also shows that Trust ($\beta = 0.082$, $p < 0.05$), Competence ($\beta = 0.283$; $p < 0.05$), Commitment ($\beta = 0.666$, $p < 0.05$), and Cooperation ($\beta = 0.397$, $p < 0.05$) had a significant and positive effect on customer loyalty. This provides evidence to support H1a, H1c, H1D, and H1e. Based on the β values, Commitment has the highest impact on customer loyalty, followed by Cooperation, Competence, and finally Trust.

6. Discussion

The main objective of this study is to examine the impact of relationship marketing on the customer loyalty of the Islamic banks in the state of Kuwait. This study has shown the nature of the relation between the dimensions of relationship marketing (trust, communication, competence, commitment, and cooperation) and customer loyalty.

- With regard to competence, the results of the study show that the Islamic banks in Kuwait possess the strength of knowledge, and have full knowledge of how

to provide services in the best way, and they have sufficient expertise to do their work in full, and they know how to establish successful marketing relationships, and also have the ability to attract customers through effective promotion, which is successful in the process of drawing the customer's attention to the services of the banks, and create a desire to acquire services provided by Islamic banks, in addition to strengthening the desire of customers to continue.

- With regard to trust, the results of the study show that the Islamic banks in Kuwait implement the promises they give to customers, and also an indication that the customer service representative is accurate in all the information which is transferred to customers, and the information is provided to customers only after the confirmation, and the quality of service provided to them is above their expectations and makes them feel satisfied, and these services are expected to build a positive image in the mind of customers, the confidence of the customer is very important for banks, it is the

way to build long-term relationships with the customers in addition to, the continuous improvement in the quality of service means that the customer service employee check the quality of the service provided and ensure the validity of the use before the customers get the service, and develop according to the requirements of the customers taking into account the trends of customers and their needs, in other words keep pace with changes in the wishes of customers and achieve them according with the interest of banks and the customer.

- With regard to cooperation, the results of the study show that the Islamic banks in Kuwait provide customers with personalized services, each according to his need, in addition to interest in strengthening the relationship and building long-term relationships with the customer, this can be achieved through the interrelationship between the objectives of the bank and clarity. In addition, if the customer faces any problem, this problem is solved by cooperation with the customer, and provides satisfactory solutions and bridging the gap.
- With regard to commitment, the results of the study show that the Islamic banks in Kuwait are flexible enough to meet the needs of their diverse customers, and provide services designed to them, where commitment is one of the keys to successful relationships, it is an implicit commitment to continuity of the relationship, and working to ensure that it will continue in the future, the commitment of banks with customers the main step to win the commitment of customers in return, the more the customer felt serious relationship and ensure the degree of his commitment with the bank will increase, The continuation of the relationship should be the desire of the both parties to believe that this will bring them benefits in the future, in addition to the commitment of the service providers to serve the customers to the fullest through a full explanation of the services provided and what the benefits of this service
- With regard to communication, the results of the study show that the Islamic banks in Kuwait are in constant contact, dialogue and interaction with customers, and receive feedback. Communication achieves positive reinforcement, which is one of the factors of relationship marketing. Through the communication process, the customer is informed of the product or service provided. The customer decides to purchase the service, and the customer remains informed of all the offers and services provided by the bank. The effectiveness of communication can be measured by knowing the extent to which the customer has responded. This process is persuasive.
- The results of the study Show that the level of behavioral loyalty of customers is high, indicating the desire of customers to increase the deal and resolve to remain as customers of the bank they deal with .In addition to that they are not affected by the existence of alternatives to the services provided by the competing banks, in other words they are not affected by the prices offered by the competing banks, and the quality provided, With full confidence in the services provided by the bank and showed continued dealing with these

banks in the future, and provide the character of repetition and regularity in the purchase, and came in second place attitudinal loyalty, indicating that the customers of banks are not affected by the temptations, In addition to the great extent of the customer's attraction to the product or service, and the extent of his defense and recommendation to others, and speak positively about the bank and all services provided, and that the customer has fully realized the unique advantages of the product or service.

- The results of the study Show an impact of relationship marketing (trust, competence, communication, commitment, and cooperation) on customer loyalty. This is an indicator the ability of Islamic banks to win customer loyalty and attract them as a result of marketing plans and strategies that aim to gain customers trust, and their desire to continue to deal with banks, and seek to build Long-term relationships with customers, this is consistent with the study of Kahraman and Ndubisi (2005) show that there is an impact of the elements of relationship marketing on customer loyalty , and the study of Fry et al. (1973) found that there was an impact of the elements of relationship marketing on the loyalty but agreed that males had a higher likelihood of staying loyal.

The study results Show an impact of trust on the customer loyalty, and attributed the result to the ability of banks to provide risk-free services, increasing the desire of customers to continue to deal; this result came in line with Khandabi et al.'s (2014) showing an impact of trust on customer satisfaction. And show An impact of commitment on customer loyalty, and attributed the result to the commitment of the banks to provide services to customers in line with their needs and requirements, and also provide personalized services to customers, also customers are committed to maintain relationship with the bank, this is consistent with the study of Morgan and Hunt (1994), and Ndubisi (2007) who clarified that the commitment is a key aspect of building and maintaining long-term business relationships. The result of the study is inconsistent with Al-Rubaiee & Al- Nzer (2010), who found that the commitment is not affecting customer loyalty in the Jordanian banking service. The study show an impact of communication on the customer loyalty, and this result can be and attributed to the ability of banks to communicate with their customers and receive all the notes and develop public relations programs, which increase the loyalty of customers. The results of the study Show an impact of competence on customer loyalty, the study result may be attributed to the expansion of knowledge by banks in the field of work in addition to the development of expertise to carry out their functions, and extensive efforts to promote their products and convince customers to buy these services. Finally an impact of cooperation on customer loyalty. The researcher attributed this to the interest of the banks and their cooperation with them in the event of any problems facing them regarding the service or any query, and providing the information needed by the customer to help him to understand the nature of the services.

7. Managerial implications

findings of this study showed an impact of relationship marketing (trust, competence, communication, commitment, and cooperation) on customer loyalty; banks' management and decision makers must provide customized services to customers tailored to their personal desires; to raise their level of loyalty, and maintain the good relationship with banks. And they have to improve and pay attention to communication as one of the dimensions of relationship marketing, through the implementation of public relations programs to communicate with customers, and the use of advanced communication methods, and to reduce the procedures and steps to the process of customer communication, making the process smooth and fast. Islamic banks have to be committed to their customers in terms of the needs and desires, and to provide timely services to customer to win the commitment of customers in return. They have to use promotion efforts that increase their customers' conviction in buying and continuing using these services, such as hiring well-known and famous people to advertise because customers are interested in such matters, and improve the ability of the employees to communicate with customers, through special training for employees to learn how to communicate with customers and respect and attention to their problems.

8. Limitations and direction for future research

The study examined the effect of relationship marketing on the customers' loyalty in Islamic banks in Kuwait. The study has limitations as any other study. A first limitation pertains to the sample of this study, Future research should apply this study on a larger population of other types of banks and other service and manufacturing companies. There are various of relationship marketing variables that may enhance loyalty, and each variable has its respective coverage. Thus, the researchers doing follow-up research should review other literature to select different variables and dimensions and provide a more integrated investigation. Finally, this study examined the effect of relationship marketing on the customers' loyalty in Islamic banks in Kuwait, Future research should explore the effects of relationship marketing on other variables such as customer satisfaction, customer empowerment, and customer awareness.

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