Investigating the Effect of Types of Relationship Marketing in Customer Loyalty by using Structural Equation Modeling (SEM) Tehran of Bank Branches Case Study Mellat

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Abstract

The objective is the establishment of a model for identifying the causal relationship between the types of relationship marketing, service quality, and relationship quality on customer loyalty bank nation.

Results: The results showed that the quality of services provided by the bank is better; improve the quality of relationships between customers and banks. In this study it was found that the types of relationship marketing (links financial, social and structural), the Bank elected to positively and significantly related to quality (commitment, satisfaction and trust) against the bank’s clients are correlated. The results also showed that the type of relationship marketing (links financial, social, and structural) has been chosen by managers and bank employees, and a significant positive correlation with the quality of services provided by the bank’s staff. This study showed that the quality of relations perceived by customers to be positively correlated with their loyalty towards the bank nation. The type of relationship marketing (links financial, social, and structural) has been chosen by managers and bank employees, to positively and significantly correlate with customer loyalty.

Keywords: relationship marketing, service quality, relationship quality, customer loyalty.
Introduction

In the present world banking bank, as an important issue in marketing research and strategic thinking among managers and major concern for many firms is considered as the main focus of your marketing plan on relationship marketing and customer relationship management has (Ahmadi et al., 2012) Therefore, the reinforcement of customer orientation and customer relationship management important issue organizations, particularly banks. Since the survival of any organization is based on customer Hence, every organization must present and future customers and identify their needs and planning are necessary in a competitive environment among banks.

Research Theoretical Framework

Relationship marketing: the most extensive views over the marketing that it can be argued that the relationship concluded. This term is not officially concept by Leonard Berry (1983) introduced it as attract, retain and enhance customer relationships defined (Sin, et al., 2005: 186).

Relationship Quality and Its Elements: the quality of a structure and multiple distinct but related aspects and components. These components opportunism, customer satisfaction, conflict, trust the seller, trust, satisfaction, commitment to quality is perceived. According to market research B2B, quality of service to four factors: perceived quality, trust, commitment, and satisfaction are dependent. The profile can be long-term relationships with high quality and high levels of satisfaction, trust, commitment, and low levels of conflict named (Sin, et al., 2005: 186).

Services Quality: The difference between customer expectations of service refers to the notion of performance. When those customer expectations are not met, customers are dissatisfied with the quality of service (Amuda and Banu, 2007). Defining and assessing product quality to meet the physical nature of it is not difficult and can be quantitative standards, and evaluated to determine their quality. But bring up the quality in the services sector is difficult and this difficulty is due to its specific characteristics services. Kotler (2003) believes that the quality of customer needs and demands should be started from their imaginations, to this concept, imagine a high quality service provides goods or not from the point of view, but also from the customer point of view. The high quality of service widely regarded as an important market need; it is not just a suggestion units, but also a tool for profitability and survival of the company is necessary competition (Newman and Kuling, 1996). Customer Relationship Quality: relationships between customers and businesses through a series of transactions done that, aware of the level of mutual trust and commitment could affect relations between both sides. The importance of relationship marketing in the footsteps of customer satisfaction and quality service that customers with their own experience and are tailored to trust that the service supplier, is likely to continue and to strengthen mutual relations leads (Sheth et al., 2007). Customer-oriented business model in communication with customers, business operations revolves around customer needs (and not products, resources
or process) is focused on satisfaction, loyalty and customer retention rate of increase (Plessis and Boone, 2004)

**Customer Satisfaction:** Tessie and Wilton (1988) in response to the assessment of customer satisfaction or dissatisfaction perceived conflict between expectations and define services provided; in this definition, Customer Satisfaction is a function of the quality of service expectations and performance. Due to the success of any organization concerned with customer-oriented and customer is the most important factor to be considered as the greatest asset of any institution (Zarei Matin, 2009). So that service quality has a significant impact on the Customer Satisfaction (Hill, 2006) and achieving Customer Satisfaction, the fundamental goal of most organizations is service today. Thus, increasing leads to increasing the benefits and reducing the costs of marketing Customer Satisfaction (Raychld, 1996).

**Customer loyalty:** high quality products and service can customer satisfaction be sought. Among the benefits, impact on customer satisfaction, service quality, to establish coordination between firms and customers, forming the basis of the repurchase, encourage customer loyalty, provide order through verbal phrases, create a reputation in the minds of customers and increase profits noted (planners, 2010 ). It Haligsan and Nest (2007) support the quality of services provided under the Customer Satisfaction and then process their loyalty. Accordingly, service quality and enhance customer satisfaction and customer loyalty is an introduction to one of the most valuable results of satisfaction (Cronin and Taylor, 1992).

Gradual changes in the banking industry due to the introduction of private banks and financial credit and there have been repeated increase customer expectations in all aspects of customer service has been customer loyalty that results (Amiri, 2009); the behavior of employees on the front line dealing with customers, in addition to the effects of human dimensions (including expectations, needs and subjective perceptions), technical (including computer facilities and electronic speed work) and tangible and physical (congestion clients and equipment) service quality on customer satisfaction and the effects of satisfaction on customer loyalty of and attract them (Lenka et al, 2009); services of modern banking and new technologies (Singh and Rahul, 2010); customer satisfaction in the quality of services expected by customers (Gvstafsn et al., 2005); financial facilities such as getting more interest and the level of availability to banks in the behavioral and attitudinal factors on the bank (Safari et al., 2009); the dimensions of perceived service quality by customers (Shekasteband, 2009) and the importance of the mental image that clients have of services (Laei et al., 2009) could have a considerable effect on customer loyalty. Given the importance of presence in the market and the need to maintain their customers and attract new customers in new networks servicing bank, according to relationship marketing is especially important in the relations between banks and customers is long and mutual relationship marketing to build relationships with individuals and organizations and refers stakeholders and based on optimal and effective communication with the customer to ensure customer loyalty and customer retention is the (Rahmani and Varedi, 2012), to increase loyalty, attract new customers and grow profitably as possible be provided. Is Mellat Bank increasing customer loyalty?
Review on Literature

Rahimi Koloor (2015) showed in the quality of banking services and knowledge bank customers directly as well as through mediator image, quality of communication with customers, customer loyalty, and satisfaction on the level of commercial bank branches in Ardebil has a significant positive impact on. Mehrani et al. Kashif et al. (2015) evaluation of the quality of banking services component reliability to banking services, reliability and integrity in providing banking services, character building and formality banking on satisfaction and customer loyalty of the banking system in Malaysia and evaluation results show the existence of no significant relationship was a significant effect on customer satisfaction and customer loyalty is the satisfaction. Given the importance of customer loyalty Bank, with a comprehensive review of recent scientific literature on the use of models to measure the effect of relationship marketing on customer loyalty database, the model proposed by the Tsu-Wei Yu (2013) was selected. In order to fulfill the objectives of the study using structural equation modeling foundations of relationship marketing relationship such as trust, commitment, communication, conflict management on customer loyalty and competence of banking services, to explain the impact of relationship marketing on customer loyalty in Tehran's Mellat Bank branches.

Research Hypotheses

First hypothesis: the quality of banking services and the quality of relationships between clients and Mellat Bank was significant.

Second hypothesis: the types of relationship marketing (financial, social, and structural) have been chosen by the People's Bank of relationship quality (trust, satisfaction, and commitment to customers) was significant.

Third hypothesis: the choice of relationship marketing by bank with the quality of services was significant.

Fourth hypothesis: the relationship between the qualities perceived by the customers, there is a significant relationship with customer loyalty.

Fifth hypothesis: the choice of relationship marketing by the banks nations there is a significant relationship with customer loyalty.

Sixth hypothesis: mediator of the quality of banking services (quality of communication, physical environment, and additional services) the relationship between relationship marketing and customer loyalty gives bank balance.

Seventh hypothesis: mediator relationship quality (trust, commitment, and satisfaction) the relationship between relationship marketing and customer loyalty gives the bank balance.
Methodology

The study its application to the nature and purpose of the method is descriptive survey. Because the data in a given time period specified have been collected from a cross-sectional population.

Data Collection Instrument

To assess the effect of relationship marketing on customer loyalty based on questionnaire Tsu-Wei Yu (2013) and its questions designed to assess the relationship between quality of service, the types of relationship marketing, relationship quality and customer loyalty was extracted. Then a small sample of the population of 30 questionnaires was distributed after returning fully answered questionnaires with Cronbach’s alpha reliability was found (Table 1).

The population, sample size, and method of measurement

Since the population are identified and a scale qualitative data, to determine the sample size and simple random sampling done by Cochran formula, and 350 questionnaires to randomly between customers at least once in one of the branches of Tehran banking services were covered in Tehran, distribution, and rate of return of questionnaires that were returned were calculated.

\[
n = \frac{Nz^2\alpha^2PQ}{Nd^2 + z^2\alpha^2PQ} = \frac{450 \times (1.96)^2 \times 0.25}{450 \times (0.5)^2 + (1.96)^2 \times 0.25} \approx 350
\]

Data Analysis

To determine the causal relationship between variables and prove the hypothesis using structural equation modeling (SEM) software and Amos Graphics do proper research models and were approved.

Results

Model Conceptual Structure: the structural equation modeling method based on partial least squares (PLS) were used to test the hypothesized model. Confirmatory factor analysis of the study variables at the beginning of each of the variables were analyzed (Table 2). This conceptual model has 30 variables observable (Questionnaire) contains 4 main criteria and 11 sub-dimensions (Figure 1):

Model Conceptual Fitness

To answer this question, a large fitness criterion in the methodology of structural equation modeling (Table 2) is introduced. Measures to determine the best and most famous fitness model RMSEA, GFI and NFI and capable of adequately, to determine the fitness of a structural equation model (Ghasemi, 2013).
Structural equation models usually a combination of measurement models (representing the components of hidden variables) and structural models (representing relationships between independent and dependent variables) are average values Share (AVE) more than 0.5, composite reliability (CR) greater than 7.0 and more than 3.0 R² represents a perfect fit model. The results of the model parameters (Table 2), chi-square statistics cover more than 5%, the collected data shows the good fit of the tested variables (Seyed Abbaszadeh et al., 2012). In Figure 2, the values of standardized load factor (SFL) between variables greater than 60.0, and root mean square error of estimate (RMSEA=0.063) 33.6 percent, respectively. Model fitting indices GFI = 0.98, AGFI = 0.95, NFI = 0.95 and NNFI = 0.92 showed a good situation, it was necessary fitness model and confirmed its totality because GFI and NFI RMSEA less than 10% and more than 90%, and 95% variable can be evidenced by the ten main intangible variables studied directly and indirectly justify and explain different aspects variables properly have been replaced properly in their respective operating.

The numbers reveal the hidden variable model in Figure 4 shows the path and loading factor. These factor loadings equations, regression, or a weight that indicates the covariance or correlation between each variable observed with latent variable that it once was. In other words, the strength of the relationship between latent variables and observed variables is shown by the load factor. Factor less than 3.0 times weak relationship between 0.3 and 0.6 average and greater than 0.6 indicates very favorable.

**Simple regression correlation results for the first to fifth hypothesis**

Table 3. Estimated impact factors for developing relationships and significant coefficients in the model shows. Accordingly, we can confirm or reject hypotheses in relation to the decision. After confirmation of the model, in this section, structural models that reflect the relationship between latent variables research, is presented. T-value is an indicator that proves or disproves the hypothesis of a show. If the t-value is any correlation between the -1.96 and 1.96, the relationship has not, and vice versa if the amount of t-value relationship outside of this zone has confirmed the relationship (Human, 2010: 84).

T-value was determined by considering the values that the 7 main research hypotheses are confirmed. Table 3 shows the relationship between each of the individual components based on the values of the dependent variable has been set. Based on the values of Table 3, path and independent research on the effectiveness of each component of the dependent variable was specified. According to this:

- Independent variables of service quality (SQ) mediator on relationship quality (RQ) (p <0.01, t = 2.79);
- independent variable relationship marketing (R.Ms) the mediator of the relationship (RQ) (p <0.01, t = 3.51);
- and the independent variable relationship marketing (R.Ms) on the quality of services (SQ) had a significant positive effect (p <0.01, t = 3.37).
Mediator effect relationship quality (R.Q.) on the dependent variable customer loyalty was positive and significant (p < 0.05, t = 3.16). The effect of the independent variable relationship marketing (R.Ms) on the dependent variable customer loyalty (Co.L.) was positive and significant (p < 0.05, t = 2.46).

Based on the results of the regression model adjustment in the first model, the effect of relationship marketing (β=0.77) on the bank's customer loyalty was significant (P<0.05). The relationship marketing model explains 59% of variance customer loyalty. In the second model the effect of relationship marketing (β=0.44) and relationship quality (β=0.55) to separate the variables were significant customer loyalty (P<0.05), and a total of 60% of the variance explained loyalty of customers. In the third model, the effect of relationship marketing (β=0.39) and relationship quality (β=0.43) to separate the variables were significant customer loyalty (P<0.05). The interactive effect of the independent variable and the moderating variable (relationship marketing relationship* quality) were significant on customer loyalty (P<0.05) and 57% of the variance in customer loyalty explained the meaning mediator relationship quality (trust, commitment and satisfaction) relationship between relationship marketing and customer loyalty gives the 95% confidence level adjustment. Significant and positive correlation between these two variables shows the trust, commitment and customer satisfaction bank to better attract, the effect of relationship marketing approach improves customer loyalty database. In other words we can say that the variable quality of the relationship is confirmed as a moderating variable. The increase or decrease the quality of the relationship, relationship, relationship marketing, and customer loyalty has a direct effect.

The overall fit of the model was tested relations model details. In order to ensure the existence or absence of a causal relationship between variables and determine the appropriateness of the observed data with theoretical models, hypotheses were tested using structural equation models. Causal analysis in hypothesis testing showed that all seven hypotheses are confirmed in this study.

**Discussion and Conclusion**

Results have shown a lot of research is to develop long-term relationships; good communication quality can increase customer reliability (Crosby et al., 1990; Li and Hu, 2008). In other words, the higher the quality of communication, interactions and exchanges between the service provider and customers long-term stability that both sides can achieve common interests (Singh, 2008). According to Tsu-Wei Yu (2013) the quality of insurance services to offer customers a better, more trust and satisfaction towards the company and the quality of the relationship between customers and the company strengthens. Hence it can be concluded that the trust, satisfaction and commitment of operators to be more banks, this can improve the quality of customer relationships with the Bank. Thus, operators need to better understand the needs of banking customers in order to meet more needs to be taught.
Relationship marketing types (financial, social and structural) has been selected by Bank Mellat is positively related to relationship quality (trust, commitment and satisfaction) to customers. According to Liang and Wang, when a service provider tries to communicate actively, in fact, evidence that he can be trusted to customers about the interests of customers, and that calls for dedication to satisfying their needs in a communication, providing (Liang and Wang, 2008). More trust between buyer and seller is causing more productive and longer-term relationships. Customers who rely on competent service providers may wish to establish a relationship of service to achieve the expectations.

Relationship marketing types (bonds, financial, social and structural) has been chosen by the bank was positively correlated with quality of service. The results showed that using relationship marketing strategies bank managers can improve customer relations with the bank employees, are actively provide quality services to more customers, provide complete hardware and software environment, as well as a variety of services, including electronic services, accurate and updated information and services to our customers offer tax-free.

Relationship quality is perceived by customers to be positively related to customer loyalty. The results show the effectiveness of the quality of the relationship as an intermediary resulting in strengthening the quality of the relationship is on customer loyalty. Kami and Aerosol (2007) investigate the effect of perceived quality on loyalty to the brand's five after he stated that both tangible impact on loyalty and the ability to respond directly. The Sun and Gishly (2010) are positive and significant impact on customer loyalty perceived quality and perceived quality have confirmed they believe that the most important criterion for judging the quality of the resulting high return customer and customer perception.

Relationship marketing types (bonds, financial, social and structural) has been selected by Bank Mellat was positively related to customer loyalty. According to Tsu-Wei Yu et al (2013) using relationship marketing strategies can improve the level of customer loyalty.

Managerial Applications

The results showed that the quality of the relationship with the customer based on customer loyalty and word of mouth behavior (positive verbal communication) it is effective. The staff and employees should be trained so as to maximize the quality of their relationships with customers. Despite the improved quality likely to maintain customer relationships on their deposit policies, and recommend the bank to others increases. To remain competitive and gain competitive advantage, bank managers can manage each aspect of relationship marketing, increase your relationships and your customers are loyal. In other words, the banks chief executives when strategies are designed to loyal customers, considerable attention to relationship marketing variables of trust, commitment, communication and customer satisfaction are and understand its importance loyal customers of banks can create customer club mutual relationships, and interact directly with customers and encourage them to use banking services. In the end, it is proposed to
extend the concept of relationship marketing database structure obstacles in the implementation of relationship marketing, relationship marketing relationship with profits or sales, factors affecting customer relationship marketing from the perspective of banks and the role of technology in relationship marketing studied in future research.
References


Appendices

Table 1: How to allocate the questions

<table>
<thead>
<tr>
<th>Component</th>
<th>Index</th>
<th>Questions</th>
<th>Reliability</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>The quality of service</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interaction</td>
<td>3</td>
<td>0.833</td>
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<td></td>
</tr>
<tr>
<td>The physical environment</td>
<td>4</td>
<td>0.829</td>
<td></td>
<td>Alibast-Siz et al (2007)</td>
</tr>
<tr>
<td>Additional services</td>
<td>3</td>
<td>0.797</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relationship marketing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial links</td>
<td>2</td>
<td>0.812</td>
<td></td>
<td>Amolhainz and Kavan (1999)</td>
</tr>
<tr>
<td>Social ties</td>
<td>2</td>
<td>0.844</td>
<td></td>
<td>Crosby et al. (1990), Wilson (1995)</td>
</tr>
<tr>
<td>Structural links</td>
<td>3</td>
<td>0.856</td>
<td></td>
<td>Barry (1995) and Lin et al (2003)</td>
</tr>
<tr>
<td>Quality relationship</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>the trust</td>
<td>3</td>
<td>0.821</td>
<td></td>
<td>Smith (1998), Swan (1999) and Morgan and Hunt (1997)</td>
</tr>
<tr>
<td>Satisfaction</td>
<td>3</td>
<td>0.853</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commitment</td>
<td>2</td>
<td>0.840</td>
<td></td>
<td></td>
</tr>
<tr>
<td>customer commitment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Behavioral loyalty</td>
<td>3</td>
<td>0.846</td>
<td></td>
<td>Martensen et al (2000), Roberts and colleagues (2003)</td>
</tr>
<tr>
<td>WOM</td>
<td>2</td>
<td>0.809</td>
<td></td>
<td></td>
</tr>
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</table>

Table 2: Indices fitness CFA In order to assess the validity of

<table>
<thead>
<tr>
<th>Measured dimensions</th>
<th>SFL</th>
<th>Composite reliability (CR)</th>
<th>Medium Share ( AVE )</th>
</tr>
</thead>
<tbody>
<tr>
<td>Types of relationship marketing ( R.Ms )</td>
<td>0.62</td>
<td>0.65</td>
<td>0.61</td>
</tr>
<tr>
<td>Financial links ( Fi.B )</td>
<td>0.65</td>
<td>0.64</td>
<td>0.60</td>
</tr>
<tr>
<td>Social ties ( So.B )</td>
<td>0.71</td>
<td>0.66</td>
<td>0.65</td>
</tr>
<tr>
<td>Structural links ( St.B )</td>
<td>0.73</td>
<td>0.73</td>
<td>0.70</td>
</tr>
<tr>
<td>the quality of service ( SQ )</td>
<td>0.75</td>
<td>0.74</td>
<td>0.72</td>
</tr>
<tr>
<td>Quality Communications ( RE )</td>
<td>0.74</td>
<td>0.80</td>
<td>6.10</td>
</tr>
<tr>
<td>Physical environment ( Ph.En )</td>
<td>0.73</td>
<td>0.76</td>
<td>0.72</td>
</tr>
<tr>
<td>Additional services ( Ad.S )</td>
<td>0.72</td>
<td>0.72</td>
<td>0.64</td>
</tr>
<tr>
<td>Quality relationship ( RQ )</td>
<td>0.64</td>
<td>0.72</td>
<td>0.69</td>
</tr>
<tr>
<td>the trust ( Tr )</td>
<td>0.68</td>
<td>71.0</td>
<td>0.68</td>
</tr>
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</table>
Table 3: Results of structural equation modeling to research variables

<table>
<thead>
<tr>
<th>Assumptions</th>
<th>Route A.</th>
<th>Path coefficient</th>
<th>Factor (R²)</th>
<th>(t-value)</th>
<th>Results of hypothesis</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Quality of Services (SQ)</td>
<td>Quality relationship (RQ)</td>
<td>0.47*</td>
<td>2.97*</td>
<td>0.971</td>
<td>Accepted</td>
</tr>
<tr>
<td>2. Relationship marketing (R.Ms)</td>
<td>Quality relationship (RQ)</td>
<td>0.42*</td>
<td>3.51*</td>
<td>0.926</td>
<td>Accepted</td>
</tr>
<tr>
<td>3. Relationship marketing (R.Ms)</td>
<td>Service Quality (SQ.)</td>
<td>0.44*</td>
<td>3.73*</td>
<td>0.876</td>
<td>Accepted</td>
</tr>
<tr>
<td>4. Quality relationship (RQ)</td>
<td>The customer loyalty (Co.L.)</td>
<td>0.55*</td>
<td>3.16*</td>
<td>0.923</td>
<td>Accepted</td>
</tr>
<tr>
<td>5. Relationship marketing (R.Ms)</td>
<td>The customer loyalty (Co.L.)</td>
<td>0.34*</td>
<td>2.46*</td>
<td>0.802</td>
<td>Accepted</td>
</tr>
<tr>
<td>6. Quality of Services (SQ)</td>
<td>Relationship marketing -customer loyalty It</td>
<td>0.30*</td>
<td>2.08*</td>
<td>0.612</td>
<td>Accepted</td>
</tr>
<tr>
<td>7. Quality relationship (RQ)</td>
<td>Relationship marketing -customer loyalty It</td>
<td>0.32*</td>
<td>2.21*</td>
<td>0.548</td>
<td>Accepted</td>
</tr>
</tbody>
</table>

Satisfaction (Sa) 0.65 0.72 0.67
Commitment (Co) 0.64 71.0 0.68
Customer commitment (Co.L.) 0.77 0.84 82.0
Faithfully behavior (Be.L.) 0.69 0.75 0.72
Mouth advertising (MoW) 0.77 0.83 0.81

Goodness of fit indices (Goodness-of-fit indices)
- Chi-square test (χ²): 541 (p = 0.0018)
- The ratio chi-square to degrees of freedom (χ²/df) = 1.43
- GFI = 0.98
- AGFI = 0.95
- NFI = 0.95
- NNFI = 0.91
- RMSEA = 0.063
Table 4: Regression analysis moderating role on the relationship between relationship marketing and customer loyalty quality of banking services bank

<table>
<thead>
<tr>
<th>Variables</th>
<th>Model 3</th>
<th>Model 2</th>
<th>Model 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship marketing</td>
<td>0.38*</td>
<td>0.44*</td>
<td>0.60**</td>
</tr>
<tr>
<td>Bank service quality</td>
<td>* 40/0</td>
<td>0.47*</td>
<td></td>
</tr>
<tr>
<td>( \Delta R^2 )</td>
<td></td>
<td>0.056</td>
<td></td>
</tr>
<tr>
<td>Relationship marketing × bank service quality</td>
<td>0.22*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>( \Delta R^2 )</td>
<td>0.003</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total ( R^2 )</td>
<td>0.57</td>
<td>0.59</td>
<td>0.36</td>
</tr>
<tr>
<td>Total Adjustment By</td>
<td>0.55</td>
<td>0.58</td>
<td>0.35</td>
</tr>
<tr>
<td>( F )</td>
<td>7.02**</td>
<td>7.64**</td>
<td>** 6.66</td>
</tr>
</tbody>
</table>

* Correlation is significant at the 0.05 level (bilateral) and ** correlation is significant at the 0.01 level (bilateral)

Table 5: Regression analysis of the relationship moderating role on the relationship between relationship marketing and customer loyalty of Bank

<table>
<thead>
<tr>
<th>Variables</th>
<th>Model 3</th>
<th>Model 2</th>
<th>Model 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship marketing</td>
<td>0.39*</td>
<td>0.44*</td>
<td>0.60*</td>
</tr>
<tr>
<td>Quality relationship</td>
<td>0.42*</td>
<td>0.55*</td>
<td></td>
</tr>
<tr>
<td>( \Delta R^2 )</td>
<td></td>
<td>0.063</td>
<td></td>
</tr>
<tr>
<td>quality of relationship × marketing relationship</td>
<td>0.24*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>( \Delta R^2 )</td>
<td>0.003</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total ( R^2 )</td>
<td>0.60</td>
<td>0.62</td>
<td>0.36</td>
</tr>
<tr>
<td>Total ( R^2 )</td>
<td>0.57</td>
<td>0.60</td>
<td>0.35</td>
</tr>
<tr>
<td>( F )</td>
<td>4.50**</td>
<td>5.63**</td>
<td>5.34**</td>
</tr>
</tbody>
</table>

* Correlation is significant in 0.05 level and ** correlation is significant at 0.01 level
Figure 1. The research model based on the model Tsu-Wei Yu (2013)
Figure 2: The values of standardized load factor (SFL) gained from fitness of conceptual model research

Chi-Square=88.5  df= 69 , p-value=0.0018, RMSEA=0.063

Chi-Square=541  df= 69 , p-value=0.0018, RMSEA=0.063
Figure 3: Values coefficients direction model analysis causality

Chi-Square=541  df= 69 , p-value=0.0018, RMSEA=0.063

Figure 4: The coefficient of determination \( R^2 \) obtained from test Pearson correlation regression